

Best 300+ MCQs

December 2024

Current Affairs PDF



1. Consider the following points about the National Mission on Natural Farming (NMNF) that the Union Cabinet recently approved. How many of the given point(s) is/are INCORRECT regarding this?

- (i) National Mission on Natural Farming (NMNF) is a Centrally Sponsored Scheme under the Ministry of Agriculture & Farmers' Welfare.
 - (ii) NMNF aims to cover 7.5 lakh hectares of farmland in the next two years.
 - (iii) The scheme's total outlay was Rs.2481 crore (Government of India share—Rs.1584 crore; State share—Rs.897 crore) until the 16th Finance Commission (2030-31).
 - (iv) Around 18.75 lakh farmers will be trained to prepare natural farming inputs like Jeevamrit and Beejamrit.
 - (v) Under NMNF, around 1000 NF Model Demonstration Farms shall be established at Krishi Vigyan Kendras (KVKs), Agricultural Universities (AUs).
- (a) only one
 - (b) only two
 - (c) only three
 - (d) only four
 - (e) all are correct

Ans. b

Sol. Cabinet approved National Mission on Natural Farming

The Union Cabinet chaired by Prime Minister Narendra Modi has approved the launching of the National Mission on Natural Farming (NMNF) as a standalone Centrally Sponsored Scheme under the Ministry of Agriculture & Farmers' Welfare.

The scheme has a total outlay of Rs.2481 crore (Government of India share – Rs.1584 crore; State share – Rs.897 crore) till the 15th Finance Commission (2025-26).

Objective - To promote natural farming in mission mode across the country as a standalone Centrally Sponsored Scheme under the Ministry of Agriculture & Farmers' Welfare.

Rooted in the traditional knowledge inherited from their forefathers, farmers will practise Natural Farming (NF) as a chemical free farming which involves local livestock integrated natural farming methods, diversified crop systems, etc. NF follows local agro-ecological principles rooted in local knowledge, location specific technologies and is evolved as per the local agro-ecology. In the next two years, NMNF will be implemented in 15,000 clusters in Gram Panchayats, which are willing, & reach 1 crore farmers and initiate Natural Farming (NF) in 7.5 lakh Ha area. Preference will be given to areas having prevalence of practising NF farmers, SRLM / PACS / FPOs, etc. Further, need-

based 10,000 Bio-input Resource Centres (BRCs) will be set-up to provide easy availability and accessibility to ready-to-use NF inputs for farmers.

Under NMNF, around 2000 NF Model Demonstration Farms shall be established at Krishi Vigyan Kendras (KVKs), Agricultural Universities (AUs) and farmers' fields, and shall be supported by experienced and trained Farmer Master Trainers.

The willing farmers will be trained in Model Demonstration Farms on the NF package of practices, preparation of NF inputs, etc. near their villages in KVKs, AUs and practising NF farmers' fields. 18.75 lakh trained willing farmers will prepare inputs like Jeevamrit, Beejamrit, etc. by using their livestock or procure from BRCs.

30,000 Krishi Sakhis/ CRPs will be deployed for awareness generation, mobilisation and handholding of willing farmers in the clusters.

Farmers will be provided with an easy simple certification system and dedicated common branding to provide access to market their natural farming produce. Real-time geo-tagged & referenced monitoring of NMNF implementation shall be done through an online portal.

2. Consider the following statements about the recently approved three multi-tracking projects across Indian Railways. Pick out the CORRECT statement (s) regarding this.

(i) The three multi-tracking projects across Indian Railways with a total cost of Rs. 7,927 crore, aim to enhance connectivity, facilitate ease of travel, and reduce congestion in the busiest sections of Indian Railways.

(ii) These projects span across seven districts in Maharashtra, Madhya Pradesh, and Uttar Pradesh.

(iii) These tracks are part of the Western Dedicated Freight Corridor (WDFC), designed to integrate multi-modal connectivity and ensure the seamless movement of people and goods.

(a) Only a

(b) Only b

(c) Only c

(d) Both a and b

(e) Both b and c

Ans. d

Sol. Cabinet approves ₹7,927 crore multitracking projects to boost rail connectivity

The Cabinet Committee on Economic Affairs, chaired by Prime Minister Narendra Modi, has approved three major multitracking projects for Indian Railways at a cost of approximately ₹7,927 crore.

The initiative aims to enhance rail connectivity, reduce congestion, and contribute to economic growth.

The projects are:

- i. Jalgaon – Manmad 4th line (160 km)
- ii. Bhusawal – Khandwa 3rd & 4th line (131 km).
- iii. Prayagraj (Iradatganj) – Manikpur 3rd Line (84 km)

These tracks are part of the PM-Gati Shakti National Master Plan, designed to integrate multi-modal connectivity and ensure the seamless movement of people and goods.

The projects span seven districts across Maharashtra, Madhya Pradesh, and Uttar Pradesh, impacting around 1,319 villages and benefiting a population of approximately 38 lakh. Notably, the improved connectivity will serve two aspirational districts, Khandwa and Chitrakoot, and enhance the Mumbai-Prayagraj-Varanasi route, a key rail corridor.

The enhanced rail infrastructure is expected to accommodate more passenger trains, making it easier for pilgrims to access religious sites such as Trimbakeshwar in Nashik, Omkareshwar in Khandwa, Kashi Vishwanath in Varanasi, and other locations in Prayagraj, Chitrakoot, and Shirdi. Tourists will also benefit from improved access to heritage sites like the Ajanta and Ellora Caves and Khajuraho.

On the freight front, the projects are poised to add an estimated 51 million tonnes of annual freight capacity, facilitating the transport of agricultural produce, coal, steel, and cement. This is expected to lower logistics costs and stimulate economic growth.

The environmentally friendly rail infrastructure will contribute to India's climate goals, reducing carbon dioxide emissions by 271 crore kilograms annually—equivalent to planting 11 crore trees.

3. In November 2024, the Cabinet Committee on Economic Affairs (CCEA) headed by Prime Minister Narendra Modi approved an investment of ₹3,689 crore for the construction of two hydropower projects namely Heo Hydroelectric Project (HEP) and Tato-I Hydroelectric Project (HEP) in Shi Yomi district of Arunachal Pradesh. Both the projects will be implemented through a joint venture between the Arunachal Pradesh government and which company?

नवंबर 2024 में, प्रधानमंत्री नरेंद्र मोदी की अध्यक्षता में आर्थिक मामलों की कैबिनेट समिति (CCEA) ने अरुणाचल प्रदेश के शि योमी जिले में हीओ हाइड्रोइलेक्ट्रिक प्रोजेक्ट (HEP) और टाटो-I हाइड्रोइलेक्ट्रिक प्रोजेक्ट (HEP) नामक दो जलविद्युत परियोजनाओं के निर्माण के लिए ₹3,689 करोड़ के निवेश को मंजूरी दी। दोनों परियोजनाओं को अरुणाचल प्रदेश सरकार और किस कंपनी के बीच एक संयुक्त उद्यम के माध्यम से क्रियान्वित किया जाएगा?

(a) National Mineral Development Corporation

- (b) THDC India Limited
- (c) North Eastern Electric Power Corporation Ltd
- (d) NTPC Limited
- (e) Torrent Power

Ans. c

Sol. Centre approves ₹3,689 crore investment for two hydroelectric projects in Arunachal Pradesh

The Cabinet Committee on Economic Affairs (CCEA), chaired by PM Narendra Modi, has approved an investment of ₹3,689 crore for the construction of two hydroelectric projects in Arunachal Pradesh's Shi Yomi district. Both projects are expected to be completed within 50 months.

An outlay of ₹1,939 crore has been sanctioned for the Heo Hydroelectric Project (HEP), while ₹1,750 crore has been approved for the Tato-I Hydroelectric Project (HEP), according to an official statement issued after the CCEA meeting. The Heo Hydroelectric Project (HEP), with an installed capacity of 240 MW (3 x 80 MW), is expected to generate 1,000 Million Units (MU) of energy annually. The power produced will enhance the electricity supply in Arunachal Pradesh and contribute to balancing the national grid.

The Tato-I Hydroelectric Project (HEP), with an installed capacity of 186 MW (3 x 62 MW), will generate 802 MU of energy annually, further strengthening the state's power infrastructure and the national grid.

Both projects will be implemented through a joint venture between the North Eastern Electric Power Corporation Ltd. (NEEPCO) and the government of Arunachal Pradesh.

The Government of India will extend budgetary support of ₹127.28 crore and ₹77.37 crore for the Heo and Tato-I projects, respectively, to facilitate the construction of roads, bridges, and associated transmission lines under enabling infrastructure. Additionally, Central Financial Assistance of ₹130.43 crore and ₹120.43 crore has been approved for the equity share of the state in the respective projects.

The projects will offer Arunachal Pradesh 12% free power and an additional 1% for the Local Area Development Fund (LADF). These measures aim to drive significant socio-economic development and infrastructure improvements in the region

4. How much amount has been approved by the Cabinet Committee on Economic Affairs (CCEA) headed by Prime Minister Narendra Modi for the PAN 2.0 project of the Income Tax Department?

प्रधानमंत्री नरेंद्र मोदी की अध्यक्षता वाली आर्थिक मामलों की कैबिनेट समिति (सीसीईए) ने आयकर विभाग की पैन 2.0 परियोजना के लिए कितनी राशि मंजूर की है?

- (a) ₹1,135 crore
- (b) ₹1,235 crore
- (c) ₹1,335 crore
- (d) ₹1,435 crore
- (e) ₹1,535 crore

Ans. d

Sol. Cabinet approves the PAN 2.0 Project

The Cabinet Committee on Economic Affairs (CCEA), chaired by PM Narendra Modi, has given its approval for the PAN 2.0 Project of the Income Tax Department with a financial outlay of ₹1,435 crore.

Currently, about 78 crore PANs have been issued, of which 98% are to individuals.

What is PAN 2.0?

- PAN 2.0 Project is an e-Governance project for re-engineering the business processes of taxpayer registration services through technology-driven transformation of PAN/TAN services for enhanced digital experience of the taxpayers.
- This will be an upgrade of the current PAN/TAN 1.0 eco-system consolidating the core and non-core PAN/TAN activities as well as PAN validation service.

Benefits

- Applications and updates will be processed more quickly, limiting waiting time.
- A unified database promotes consistency and prevents errors in taxpayer information.
- Current PAN holders are eligible to upgrade their cards for free of charge.
- Paperwork is eliminated via digital procedures, which encourage sustainability.
- The platform protects critical taxpayer data using reliable technology

Do we need to apply for a new card?

- No, the existing PAN cards remain valid.
- Taxpayers do not need to apply for a new PAN number, according to Union Minister Ashwini Vaishnaw.
- As part of the project, new PAN cards with upgraded features, such as a QR code for increased security, will be issued at no additional cost.

5. Where were the eight Regional Rural Banks of Bihar, Jharkhand, Odisha and West Bengal meetings held in November 2024 to review their performance?

नवंबर 2024 में बिहार, झारखंड, ओडिशा और पश्चिम बंगाल के आठ क्षेत्रीय ग्रामीण बैंकों की बैठक उनके प्रदर्शन की समीक्षा के लिए कहाँ आयोजित की गई

- (a) Bihar
- (b) Jharkhand
- (c) Odisha
- (d) West Bengal
- (e) Uttar Pradesh

Ans. a

Sol. Nirmala Sitharaman Reviews Performance of 4 states RRB in Bihar

A meeting of the eight Regional Rural Banks (RRB) operating in four states of the Eastern Region- Bihar, Jharkhand, Odisha and West Bengal was held in Patna, Bihar.

The Union Finance and Corporate Affairs Minister, Nirmala Sitharaman chaired the meeting.

The Union Ministry of Finance periodically holds meetings with the heads of the RRBs to review banks' performance.

In addition to the Union Finance Minister, the Deputy Chief Minister of Bihar, Samrat Choudhary, and the Secretary of the Department of Financial Services, M. Nagaraju, were present.

Representatives of the Reserve Bank of India, National Bank for Agricultural and Rural Development (NABARD), and Small Industrial Development Bank of India (SIDBI), the Chairperson of these eight RRBs, and the senior officers of these four states attended the meeting.

About Regional Rural Bank

- On the recommendation of the Working Group on Rural Banks, headed by M . Narasimham, Regional Rural Banks (RRB) were established in India in 1975.
- These niche banks were to provide banking facilities and cheap credit to people in rural areas.
- The Reserve Bank of India regulates the RRBs.
- The first RRB, Prathama Bank, was established in Moradabad (U.P.) and sponsored by Syndicate Bank.
- The Regional Rural Banks are owned by the central government, the state government and the sponsoring banks.
- There are 43 Regional Rural Banks in the country, sponsored by 12 commercial banks operating in 26 states and 3 Union Territories.

- The Regional Rural Banks are sponsored by 11 Public sector banks and one private sector bank, Jammu and Kashmir Bank.
- Punjab and Sindh Bank is the only public sector bank that has never sponsored any RRB.
- Only two states -Sikkim and Goa- have no Regional Rural Bank.

6. What was the growth rate of the Indian economy in the second quarter of 2024-25?

2024-25 की दूसरी तिमाही में भारतीय अर्थव्यवस्था की वृद्धि दर क्या थी?

- (a) 5.4 %
- (b) 7.6 %
- (c) 8.1 %
- (d) 7.5 %
- (e) 6.6 %

Ans. a

Sol. Economy growth rate dips to 5.4% during July-September Quarter 2024
The Indian real Gross Domestic Product (GDP) growth rate dipped to 5.4 % in the July-September quarter of 2024 compared to the 2023 July-September quarter growth rate of 8.1 %, according to National Statistics Office (NSO), Ministry of Statistics and Programme Implementation (MoSPI).

The Indian economy's second-quarter growth rate was lower than the Reserve Bank of India's forecast of 7 per cent.

The mining and quarrying sector was the only sector which recorded a negative growth of 0.1 %.

India's real GDP growth rate was estimated at 6.0% in the first six months (April-September) of 2024, compared to 8.2 % in the first six months of the previous 2023-24 financial year.

released the latest data on 29 November 2024.

7. Which organization has approved a loan of \$98 million to the Government of India to increase horticulture crop productivity in the country?

किस संगठन ने देश में बागवानी फसल उत्पादकता बढ़ाने के लिए भारत सरकार को 98 मिलियन डॉलर का ऋण स्वीकृत किया है?

- (a) International Monetary Fund
- (b) Asian Development Bank
- (c) New Development Bank
- (d) African Development Bank
- (e) World Bank

Ans. b

Sol. India signs \$98 million loan agreement with ADB to boost horticulture productivity

India and the Asian Development Bank (ADB) have signed a \$98 million loan agreement to enhance horticulture crop productivity in the country. The funding will support the establishment of disease-free planting material systems, boosting crop yields, quality, and resilience to climate change. The loan amount will be used to target crops like almonds, apples, avocados, berries, citrus, grapes, guava, litchi, mango, pomegranate, and walnuts. The government will establish dedicated clean plant centres to maintain disease-free foundation materials that accredited nurseries will later propagate. The government will provide licences to private and public nurseries to whom the dedicated clean plant centres will supply the disease-free foundation materials. These nurseries will further propagate these disease-free plants and distribute them to the horticulture farmers.

Recent Loan approved by ADB

- India and ADB sign \$98 million loan agreement to boost horticulture productivity
- Tata Power ties up with ADB for \$4.25 bn to finance clean energy projects
- India and ADB signed a \$200 million loan to help upgrade water supply, sanitation, urban mobility, and other urban services in the state of Uttarakhand.
- India and ADB sign \$434.25 million for solar facility in Assam
- India and ADB sign \$50 million to improve water resources management, access to water, and community resilience to the effects of climate change in Meghalaya.
- India and ADB sign 530 crore to boost drinking water supply in 12 cities of Tripura state
- India and ADB sign \$500 million to improve healthcare in Maharashtra

8. Consider the following points about the 55th edition of the International Film Festival of India (IFFI) that was recently concluded in Goa. How many of the given point(s) is/are CORRECT regarding this?

- (i) The Director of the 55th IFFI was noted filmmaker Varun Dhawan
 - (ii) The theme of the 55th IFFI was 'Young Filmmakers: The Future is Now.'
 - (iii) Opening Film - Better Man of Czech Republic
 - (iv) First Best Debut Director of Indian Feature Film – 12th Fail
 - (v) Best Web Series (OTT) Award - Lampan
- (a) only one
(b) only two
(c) only three

- (d) all are correct
(e) all are incorrect

Ans. b

Sol. Lithuanian drama 'Toxic' wins Golden Peacock Award for Best Film at the 55th IFFI

The 55th edition of the International Film Festival of India (IFFI) was concluded in Dr. Shyama Prasad Mukherjee Indoor Stadium in Panaji, Goa.

The 55th International Film Festival of India was organised by the National Film Development Corporation (NFDC), Union Ministry of Information and Broadcasting, and Entertainment Society of Goa, Government of Goa.

This year, the festival received 1,676 submissions from 101 countries. The nine-day festival presented over 180 international titles from 81 countries, which include 16 premieres in World, three in International, 43 in Asian, and 109 in Indian categories.

The Director of the 55th IFFI was noted filmmaker Shekhar Kapur.

The theme of the 55th IFFI was 'Young Filmmakers: The Future is Now.'

Opening Film -

- Film Name - Better Man
- Country - Australia
- Directed by - Michael Gracey

Closing Film

- Film Name - Dry Season
- Country -- Czech Republic
- Directed by - Bohdan Sláma .

Award Winners of the 55th IFFI

Satyajit Ray Lifetime Achievement Award

- Australian director Phillip Noyce for his contributions to the cinema. Noyce is known for his suspenseful and culturally resonant films, such as Patriot Games, Clear and Present Danger, and Salt.

Indian Film Personality of the Year

- Actor Vikrant Massey in recognition of Massey's extraordinary contributions to Indian cinema.

Golden Peacock for Best Feature Film

- Toxic (Lithuania)- directed by Saulė Bliuvaitė. She was honoured with a certificate and a cash prize of Rs 15 lakhs.

Silver Peacock for Best Feature Film

- The New Year That Never Came (Romania) -Directed by Bogdan Muresanu. He was honoured with a certificate and a cash prize of Rs 10 lakhs.

Silver Peacock Award for Best Actor (Male)

- Clément Faveau (France) for his performance in the French Film Holy Cow. He was honoured with a certificate and a cash prize of Rs 10 lakhs.

Silver Peacock for Best Actor (Female)

- Two actresses, Vesta Matulytė and Ieva Rupeikaitė (both of Lithuania), received the award for the film Toxic. They received a certificate and a cash prize of Rs 10 lakhs, which was split between them.

Special Jury Award

- Louise Courvoisier (France) for the film 'Holy Cow.' She was honoured with a certificate and a cash prize of Rs 15 lakhs.

Best Debut Feature Film of a Director

- Sarah Friedland (United States)-Film, Familiar Touch. She was honoured with a certificate and a cash prize of Rs 10 lakhs prize

First Best Debut Director of Indian Feature Film

- This award was introduced for the first time at the 55th IFFI. Navjyot Bandiwadkar- Director of the Marathi Film Gharat Ganpati.

ICFT-UNESCO Gandhi Medal

- The award is given to a film which promotes peace, tolerance, and dialogue. Crossing- Directed by Levan Akin of Sweden.

Best Web Series (OTT) Award

- 'Lampan' (on Sony Liv)-Directed by Nipun Dharmadhikari

9. India's first Ashtalakshmi Festival will be organized in which city from 6 to 8 December?

भारत का पहला अष्टलक्ष्मी महोत्सव 6 से 8 दिसंबर तक किस शहर में आयोजित किया जाएगा?

- (a) Guwahati
- (b) Shillong
- (c) New Delhi
- (d) Indore
- (e) Kolkata

Ans. c

Sol. Govt to host 1st Ashtalakshmi Mahotsav in New Delhi

As part of the central government's vision to make the North Eastern region the development engine of the country, the government of India has decided to hold an Asthalakshmi Mahotsav in New Delhi from 6-8 December 2024.

This was announced by the Union Minister for Development of the North Eastern Region, Jyotiraditya Scindia, in New Delhi.

The Mahotsav will focus on the eight North-Eastern States of India. The eight state governments of North Eastern States will support and participate in the inaugural Asthalakshmi Mahotsav.

The Union Minister, Jyotiraditya Scindia, also released the mascot for the upcoming Asthalakshmi Mahotsav- Purvi. The mascot is a girl, and she is wearing attire that represents the elements of the eight states of the North East.

About the Asthalakshmi Mahotsav

- The name Asthalakshmi is named after the eight avatars of Goddess Lakshmi, symbolising prosperity, wealth, knowledge, dharma, agriculture, and other features.
- The Mahotsav aims to bridge the cultural and economic gap between Northeast India and the rest of the nation.
- The Mahotsav will showcase the cultural richness and diversity of the region.

10. Which city hosted the 59th All India Conference of Director Generals/ Inspector Generals of Police?

पुलिस महानिदेशकों/महानिरीक्षकों के 59वें अखिल भारतीय सम्मेलन की मेजबानी किस शहर ने की?

- (a) Guwahati
- (b) Bhubaneswar
- (c) New Delhi
- (d) Jaipur
- (e) Kolkata

Ans. b

Sol. Amit Shah inaugurated 59th All India Conference of DGP/IG in Odisha

The Union Minister for Home Affairs, Amit Shah, has inaugurated the 59th All India Conference of Director Generals (DGP)/ Inspector General (IG) of Police in Bhubaneswar, Odisha.

For the first time, the state of Odisha hosted the All India Conference of Director Generals/ Inspector Generals of Police.

The 58th All-India Conference of Director Generals/ Inspector Generals of Police was held in Jaipur, Rajasthan, on January 6 and 7, 2024.

The 59th All India Conference of Director Generals/ Inspector Generals of Police brings together the central government and the state government apparatus responsible for the country's internal security.

11. Which Indian company will co-develop an Electric Propulsion System for the Indian Navy in partnership with GE Power Conversion of the United Kingdom?

कौन सी भारतीय कंपनी यूनाइटेड किंगडम की जीई पावर कन्वर्जन के साथ साझेदारी में भारतीय नौसेना के लिए इलेक्ट्रिक प्रोपल्शन सिस्टम का सह-विकास करेगी?

- (a) Hindustan Aeronautics Limited

- (b) Bharat Heavy Electricals Limited
- (c) Big Bang Boom Solutions Private Limited
- (d) Tata Advanced Systems
- (e) Bharat Electronics Limited

Ans. b

Exp

India and the U.K. signed a Statement of Intent (Sol) on cooperation on the design & development of Electric Propulsion Systems for the Indian Navy. The signing was part of the third joint working group meeting of electric propulsion capability partnership as part of efforts by both sides to promote the indigenous development of niche technologies.

The Sol would serve as a broader framework intended for cooperation in the co-design, co-creation and co-production of electric propulsion capability for future naval ships.

The development of Electric Propulsion Systems for the Indian Navy will be done through a collaboration between the United Kingdom's GE Power Conversion and Indian government-owned Bharat Heavy Electricals Ltd (BHEL). During the visit of the United Kingdom Prime Minister Boris Johnson to India in April 2022, both countries announced the establishment of a Joint Working Group on the India -United Kingdom Electric Propulsion Capability Partnership. Subsequently, in April 2022, Bharat Heavy Electrical Limited (BHEL) signed a Memorandum of Understanding (MoU) with the British firm GE Power Conversion for the development of an Integrated Full Electric Propulsion System in India.

The electric propulsion system will power indigenously manufactured Indian Navy's warships with a displacement of over 6000 tonnes.

12. Which edition of Joint Military Exercise AGNI WARRIOR (XAW-2024), a bilateral exercise between the Indian Army and Singapore Armed Forces, concluded at Field Firing Ranges, Devlali (Maharashtra)?

भारतीय सेना और सिंगापुर सशस्त्र बलों के बीच द्विपक्षीय अभ्यास संयुक्त सैन्य अभ्यास अग्नि वारियर (XAW-2024) का कौन सा संस्करण फील्ड फायरिंग रेंज, देवलाली (महाराष्ट्र) में संपन्न हुआ?

- (a) 10th
- (b) 11th
- (c) 12th
- (d) 13th
- (e) 14th

Ans. d

Sol. 13th edition of India -Singapore Agni Warrior Military Exercise concluded
The 13th edition of Joint Military Exercise AGNI WARRIOR (XAW-2024), a bilateral exercise between the Indian Army and Singapore Armed Forces, concluded at Field Firing Ranges, Devlali (Maharashtra).

The three-day exercise conducted witnessed participation by the Singapore Armed Forces contingent comprising 182 personnel from the Singapore Artillery and the Indian Army contingent comprising 114 personnel from the Regiment of Artillery.

The aim of XAW-2024 was to maximise mutual understanding of drills and procedures to achieve jointness as a multinational force under the United Nations Charter.

The exercise showcased joint firepower planning, execution and use of New Generation Equipment by the Artillery of both Armies.

Recent Exercise

- Multilateral Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise, 'Sanyukt Vimochan 2024' by Indian Army - Ahmedabad and Porbandar, Gujarat.
- Indian Army, Indian Air Force and Indian Navy jointly commence a command-level tri-service theatre exercise code-named 'Poorvi Prahar' along the India-China border.
- 5th Edition of Exercise "VINBAX 2024" between Vietnam and India- Ambala and Chandimandir
- 9th edition of Exercise GARUD SHAKTI 2024 between India and Indonesia - Jakarta
- 15th edition of Exercise VAJRA PRAHAR between India and USA - Orchard Combat Training Centre in Idaho, US.

13. International Day of Solidarity with the Palestinian People is observed every year on which day?

फिलिस्तीनी लोगों के साथ अंतर्राष्ट्रीय एकजुटता दिवस हर वर्ष किस दिन मनाया जाता है?

- (a) 27 November
- (b) 28 November
- (c) 29 November
- (d) 30 November
- (e) 26 November

Ans. c

Sol. 29 November - International Day of Solidarity with the Palestinian People
Every year since 1977, the United Nations calls for the observance of November 29 as the International Day of Solidarity with the Palestinian People.

The General Assembly passed a resolution to that effect in 1977, selecting this particular day as this was when, in 1947, the Assembly adopted a resolution partitioning the Palestinian territory into an Arab State and a Jewish one.

14. The Day of Remembrance for All Victims of Chemical Warfare is observed annually on which day?

रासायनिक युद्ध के सभी पीड़ितों की स्मृति दिवस प्रतिवर्ष किस दिन मनाया जाता है?

- (a) 27 November
- (b) 28 November
- (c) 29 November
- (d) 30 November
- (e) 26 November

Ans. d

Sol. 30 November - Day of Remembrance for all Victims of Chemical Warfare
The Day of Remembrance for All Victims of Chemical Warfare is observed annually on November 30.

Established during the 20th Session of the Conference of the States Parties to the Chemical Weapons Convention, this memorial day honors the memory of victims and strengthens the commitment of the international community to the complete eradication of chemical weapons.

This observance not only pays tribute to the victims but also reinforces the principles of peace, security, and multilateral cooperation.

15. The Government of Andhra Pradesh entered into an agreement with which company for conducting training sessions on Artificial Intelligence (AI)-related services to industries, extending cooperation in delivering healthcare and environmental sustainability solutions by integrating AI and Machine Learning technologies?

आंध्र प्रदेश सरकार ने उद्योगों को आर्टिफिशियल इंटेलिजेंस (AI) से संबंधित सेवाओं पर प्रशिक्षण सत्र आयोजित करने, AI और मशीन लर्निंग तकनीकों को एकीकृत करके स्वास्थ्य सेवा और पर्यावरणीय स्थिरता समाधान प्रदान करने में सहयोग बढ़ाने के लिए किस कंपनी के साथ समझौता किया है?

- (a) Google
- (b) Meta
- (c) IBM
- (d) X
- (e) Microsoft

Ans. a

Sol. Andhra Pradesh ties up with Google for harnessing AI tech

Andhra Pradesh has entered into an agreement with Google under which the tech giant will help the state in adoption of artificial intelligence (AI) in various

fields including healthcare, and also give a fillip to the local startup ecosystem there.

The collaboration will also focus on promoting skill development and bridging the digital divide by providing citizens with the necessary training and resources to thrive in an AI-driven economy.

Additionally, Google will support the state's startup ecosystem, to fuel innovation and entrepreneurship in the field of AI.

Google Cloud will also collaborate with the government to provide skilling programs for government agencies, including Google Cloud Certifications and Skill Badges in areas like cybersecurity, data analytics, and generative AI.

16. The Ministry of Defence signed a contract with which company for Short Refit and Dry Docking (SRDD) of INS Vikramaditya at an overall cost of Rs. 1207.5 Cr?

रक्षा मंत्रालय ने INS विक्रमादित्य के शॉर्ट रिफिट और ड्राई डॉकिंग (SRDD) के लिए किस कंपनी के साथ 1207.5 करोड़ रुपये की कुल लागत पर अनुबंध किया है?

- (a) Mazagon Dock Shipbuilders
- (b) Hindustan Shipyard
- (c) ABG Shipyard
- (d) Garden Reach Shipbuilders & Engineers and
- (e) Cochin Shipyard Limited

Ans. e

Sol. MoD inks contract worth ₹1207 Cr with Cochin Shipyard Limited for Short Refit and Dry Docking of INS Vikramaditya

The Ministry of Defence signed a contract with M/s Cochin Shipyard Limited for Short Refit and Dry Docking (SRDD) of INS Vikramaditya at an overall cost of Rs. 1207.5 Cr.

INS Vikramaditya is an Indian Aircraft Carrier commissioned in the Indian Navy in November 2013. After completion of the Refit, INS Vikramaditya will join the active fleet of the Indian Navy with upgraded combat capability.

This project is an important step towards development of Cochin Shipyard Limited as Maintenance, Repair & Overhaul (MRO) Hub for supporting the industrial ecosystem of India.

The project envisages the involvement of nearly 50 MSMEs and

17. Which of the following has launched the Hamara Samvidhan Hamara Samman portal?

निम्नलिखित में से किसने हमारा संविधान हमारा सम्मान पोर्टल लॉन्च किया है?

- (a) Supreme Court of India
- (b) Ministry of Home Affairs
- (c) Department of Justice

- (d) Niti Aayog
(e) Ministry of IT

Ans. c

Sol. 'Hamara Samvidhan, Hamara Samman' Portal

The Department of Justice is implementing a pan-India, year-long nationwide campaign titled 'Hamara Samvidhan Hamara Samman' to celebrate the 75th year of India as a Republic and the adoption of India's Constitution.

The campaign was launched on January 24, 2024, by the Hon'ble Vice-President of India. Following this, three regional events have also been organized in Bikaner, Rajasthan, on March 9, 2024, in Prayagraj, Uttar Pradesh, on July 16, 2024, and in Guwahati, Assam on November 19, 2024 respectively to ensure decentralized outreach of the campaign.

The campaign aims to reaffirm our collective commitment to the principles enshrined in the Constitution of India and to celebrate the shared values that bind our nation.

The 'Hamara Samvidhan Hamara Samman Portal' which was launched during the 2nd regional event at Prayagraj on 16th July 2024 serves as a knowledge repository to enhance public awareness about the Constitution and their legal rights. It's available on the web portal <https://www.hamarasamvidhan.gov.in/>.

The primary objective of the "Hamara Samvidhan Hamara Samman Portal" is to enhance citizens' awareness of their fundamental rights and duties and legal protections under the Constitution.

18. The Indian Coast Guard (ICG) conducted which edition of the National Maritime Search and Rescue Exercise (SAREX-2024) off the Kochi coast?

भारतीय तटरक्षक बल (ICG) ने कोच्चि तट पर राष्ट्रीय समुद्री खोज और बचाव अभ्यास (SAREX-2024) का कौन सा संस्करण आयोजित किया?

- (a) 8th
(b) 9th
(c) 10th
(d) 11th
(e) 12th

Ans. d

Sol. Indian Coast Guard conducts maritime search and rescue exercises off Kochi coast

The Indian Coast Guard (ICG) conducted the 11th National Maritime Search and Rescue Exercise (SAREX-2024) off the Kochi coast.

The exercise was inaugurated by Defence Secretary Rajesh Kumar Singh, and showcased the expertise of coast guards in maritime safety and search-and-rescue operations.

Theme 2024 - Enhancing Search and Rescue Capabilities Through Regional Collaboration

Recent Exercise

- 13th edition of Joint Military Exercise AGNI WARRIOR (XAW-2024) between India and Singapore - Field Firing Ranges, Devlali, Maharashtra
- Multilateral Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise, 'Sanyukt Vimochan 2024' by Indian Army - Ahmedabad and Porbandar, Gujarat.
- Indian Army, Indian Air Force and Indian Navy jointly commence a command-level tri-service theatre exercise code-named 'Poorvi Prahar' along the India-China border.
- 5th Edition of Exercise "VINBAX 2024" between Vietnam and India- Ambala and Chandimandir
- 9th edition of Exercise GARUD SHAKTI 2024 between India and Indonesia - Jakarta

19. Which of the following countries will be the focus country in the 30th edition of the Kolkata International Film Festival (KIFF)?

कोलकाता अंतर्राष्ट्रीय फिल्म महोत्सव (KIFF) के 30वें संस्करण में निम्नलिखित में से कौन सा देश फोकस देश होगा?

- (a) Japan
- (b) France
- (c) South Korea
- (d) Denmark
- (e) USA

Ans. b

Sol. Kolkata International Film Festival announces France as focus country

The 30th edition of the Kolkata International Film Festival (KIFF), slated to kick off on December 4, announced its lineup of 175 films from 29 countries, and revealed France as the focus country of this year's film festival.

The lineup includes 42 feature-length films, and 30 shorts and documentaries in competitive categories, and 103 films in non-competitive categories.

Screenings will take place in 20 venues in different parts of the city between December 5 and 11.

Chairperson of the 30th KIFF Goutam Ghose highlighted that the festival this year will also screen certain films with projections from their original celluloid, like Chokh and Debsishu by reputed director from the 1980s, Utpalendu Chakraborty.

Like other years, the 30th edition of the KIFF has unveiled 'Unheard India', a non-competitive category that boasts of screenings of multiple films made in Indian languages like Garhwali, Konkani and Tulu.

20. "Gharcholas", traditionally worn at weddings in Hindu and Jain communities, has recently received the Geographical Indication or GI tag from the Government of India. It is related to which state?

हिंदू और जैन समुदायों में पारंपरिक रूप से शादियों में पहने जाने वाले "घरचोलों" को हाल ही में भारत सरकार से भौगोलिक संकेत या जीआई टैग मिला है। यह किस राज्य से संबंधित है?

- (a) Maharashtra
- (b) Gujarat
- (c) Bihar
- (d) Rajasthan
- (e) Himachal Pradesh

Ans. b

Sol. Gujarat's 'Gharcholas' receive GI tag

Gujarati "Gharcholas" traditionally worn at weddings within Hindu and Jain communities has received a Geographical Indication or GI tag from the Government of India.

The coveted GI tag for Gharchola handicrafts was presented to Gujarat at the "GI and Beyond – Virasat Se Vikas Tak" program in New Delhi, hosted by the Handlooms Development Commissioner of the Ministry of Textiles, Government of India.

This is the 27th GI tag that Gujarat has received. The GI recognition for Gharchola demonstrates Gujarat's commitment to guarding its rich artistic heritage.

These Gharchola sarees are traditionally crafted in auspicious colours such as red, maroon, green, and yellow, which hold special significance in Hindu customs. Along with the Gharchola saree, several other remarkable handicrafts have also earned GI tags under the Hastakala Setu Yojana.

These include Surat's vanishing 'Saadeli' art, Banaskantha's intricate 'Soof' embroidery, Bharuch's 'Sujni' craft, Ahmedabad's distinctive 'Saudagiri Print,' and the vibrant 'Maata Ni Pacchedi' handicrafts, all of which were honoured last year.

21. Siddharth Kaul has announced his retirement recently. He was related to which sport?

सिद्धार्थ कौल ने हाल ही में संन्यास की घोषणा की है। वह किस खेल से संबंधित थे?

- (a) Cricket
- (b) Football
- (c) Hockey

(d) Wrestling

(e) Chess

Ans. a

Sol. Pacer Siddharth Kaul announces retirement from all forms of cricket
Former Indian international Siddharth Kaul has announced his retirement from professional cricket at the age of 34, following an unsold bid in the IPL Auction 2025.

The right-arm fast bowler's journey in Indian cricket spans nearly two decades, commencing in 2007 with a first-class debut for Punjab against Odisha in Mohali.

Kaul played a pivotal role in the Indian U19 team that clinched the World Cup in 2008, led by none other than Virat Kohli. His international career took flight in 2018, featuring in three ODIs and as many T20Is

Over his career, he has donned the whites in 88 first-class matches, securing a remarkable 297 wickets, which includes 17 instances of five-wicket hauls. His white-ball record boasts 199 wickets in 111 List A matches and 182 wickets across 145 T20 encounters.

Recently Retired Players

- Prajnesh Gunneswaran (India) - Professional tennis
- Wriddhiman Saha (India) - Cricket
- Matthew Wade (Australia) – International Cricket
- Rani Rampal (India) - Hockey
- Rafael Nadal (Spain) - Professional Tennis 🎾
- Dipa Karmakar (Tripura, India) - Gymnastic
- Dwayne Bravo (West Indies) - All forms of Cricket

22. Recently Dr. Ngozi Okonjo-Iweala was reappointed as the Director-General of which international organization?

हाल ही में डॉ. नगोजी ओकोन्जो-इवेला को किस अंतर्राष्ट्रीय संगठन के महानिदेशक के रूप में पुनः नियुक्त किया गया?

(a) International Monetary Fund

(b) Organisation for Economic Co-operation and Development

(c) Food and Agriculture Organization

(d) World Health Organization

(e) World Trade Organization

Ans. e

Sol. Ngozi Okonjo-Iweala reappointed as DG of WTO

The General Council of the World Trade Organization (WTO) agreed by consensus to reappoint Dr. Ngozi Okonjo-Iweala as Director-General for a second four-year term, set to begin on 1 September 2025.

This decision reflects broad recognition of her exceptional leadership and strategic vision for the future of the WTO.

According to the WTO, Ngozi Okonjo-Iweala first assumed office as Director-General on March 1, 2021, becoming the first woman and first African to lead the WTO. Her first term concludes on August 31, 2025.

About World Trade Organization (WTO)

- Founded - 1 January 1995
- Headquarters - Geneva Switzerland
- 1st Director General - Peter Sutherland
- Director General - Ngozi Okonjo-Iweala (Nigeria)
- Member Countries - 164

23. In December 2024, Jay Shah takes over as the President of the International Cricket Council (ICC), the sport's global governing body. How many years is the tenure of the ICC President?

दिसंबर 2024 में, जय शाह खेल की वैश्विक शासी संस्था, अंतर्राष्ट्रीय क्रिकेट परिषद (ICC) के अध्यक्ष का पदभार संभालेंगे। ICC अध्यक्ष का कार्यकाल कितने वर्षों का होता है?

- (a) 2 years
- (b) 3 years
- (c) 4 years
- (d) 5 years
- (e) 2.5 years

Ans. b

Sol. Jay Shah assumes charge as ICC chairperson

Jay Shah has taken over as the chairperson of the International Cricket Council (ICC), the sport's global governing body.

The former BCCI secretary succeeds Greg Barclay, who has held the position since November 2020.

Shah's elevation to the top post makes him the third Indian among the last four ICC chairmen. However, unlike the last two Indians – N Srinivasan (2014-15) and Shashank Manohar (2015-20) – Shah enjoys complete support within the all-powerful BCCI, which counts a lot when it comes to decision making in the ICC boardroom.

The ICC chairman's term now is three years. The post being an independent one, Shah will also step away from the Asian Cricket Council presidency.

About International Cricket Council (ICC)

- The International Cricket Council is the global governing body of cricket.
- Formation - 15 June 1909
- Headquarters - Dubai, UAE
- Chairman – Jay Shah (replace Greg Barclay)
- Deputy Chairman - Imran Khwaja (Singapore)
- CEO - Geoff Allardice (Australia)
- General Manager – Wasim Khan
- Membership - 108 members

24. In December 2024, which of the following private sector lender and consumer financier Bajaj Finance have mutually decided to cease the issuance of co-branded credit cards under their partnership?

दिसंबर 2024 में, निम्नलिखित में से किस निजी क्षेत्र के ऋणदाता और उपभोक्ता वित्तपोषक बजाज फाइनेंस ने आपसी सहमति से अपनी साझेदारी के तहत सह-ब्रांडेड क्रेडिट कार्ड जारी करना बंद करने का निर्णय लिया है?

- (a) HDFC Bank
- (b) Axis Bank
- (c) RBL Bank
- (d) ICICI Bank
- (e) Yes bank

Ans. c

Sol. lender RBL Bank and consumer financier Bajaj Finance have mutually decided to cease the issuance of co-branded credit cards under their partnership, as the synergies initially envisioned have undergone significant changes.

RBL Bank partnered with Bajaj Finance in 2016 to issue co-branded credit cards for a period of five years. The partnership was renewed for another five years in 2021.

25. The India Meteorological Department (IMD), in collaboration with the Ministry of Earth Sciences, will host the 14th Asia-Oceania Meteorological Satellite Users' Conference (AOMSUC-14) in which city from 4 to 6 December?

भारत मौसम विज्ञान विभाग (IMD), पृथ्वी विज्ञान मंत्रालय के सहयोग से, 4 से 6 दिसंबर तक किस शहर में 14वें एशिया-ओशिनिया मौसम विज्ञान उपग्रह उपयोगकर्ता सम्मेलन (AOMSUC-14) की मेजबानी करेगा?

- (a) New Delhi
- (b) Dehradun
- (c) Indore
- (d) Ladakh
- (e) Mumbai

Ans. a

Sol. India to host Asia-Oceania satellite users' conference

The India Meteorological Department (IMD), in collaboration with the Ministry of Earth Sciences, will host the 14th Asia-Oceania Meteorological Satellite Users' Conference (AOMSUC-14) in New Delhi between 4 and 6 December.

The conference will bring together approximately 150 participants from various countries to discuss the latest advancements in satellite remote sensing and their application in meteorology and climatology.

The AOMSUC-14 aims to highlight the significance of satellite observations, promote advancements in satellite technology, and foster collaboration between satellite operators and users.

The conference will feature oral and poster presentations, panel discussions, and a training workshop on applying satellite data to meteorology and climatology.

26. World AIDS Day is observed every year on December 1. What is the theme of World AIDS Day 2024?

विश्व एड्स दिवस हर साल 1 दिसंबर को मनाया जाता है। विश्व एड्स दिवस 2024 का विषय क्या है?

- (a) Let community's lead
- (b) Equalize
- (c) End Inequalities. End AIDS
- (d) Global solidarity, resilient services
- (e) Take the Rights Path

Ans. e

Sol. 1 December - World AIDS Day

World AIDS Day is observed every year on December 1.

Objective- To raise awareness about HIV/AIDS and showing solidarity with those affected by the disease.

Theme 2024 - Take the Rights Path

The day serves as a platform for organisations worldwide to unite, remember those who have lost their lives to AIDS-related illnesses, and advocate for continued progress in HIV prevention, treatment, and care.

World AIDS Day, established by the WHO and the United Nations, was first observed in 1988 in response to the global effect of the HIV epidemic. In 1981, the first case of AIDS was reported in the United States and two years later, researchers could have identified the virus that causes the disease.

27. The Border Security Force (BSF) has celebrated its Raising Day on December 1 every year. In which year BSF was formed?

सीमा सुरक्षा बल (बीएसएफ) हर साल 1 दिसंबर को अपना स्थापना दिवस मनाता है।
बीएसएफ का गठन किस वर्ष हुआ था?

- (a) 1952
- (b) 1961
- (c) 1965
- (d) 1972
- (e) 1987

Ans. c

Sol. 1 December - 60th Raising Day of BSF

The Border Security Force (BSF) has celebrated its 60th Raising Day on December 1.

The BSF was formed on December 1 1965 to ensure the security of India's borders and for matters connected therewith. Senior IPS officer Khusro Faramurz Rustamji was tasked with the formation of the BSF at the time. He was posted as IGP of Madhya Pradesh back then.

In January 1965, India witnessed the nefarious act of Pakistan in the Kanjarkot area of Gujarat. The then Prime Minister Lal Bahadur Shastri immediately decided to form a single force to protect the international borders and that eventually led to the formation of BSF.

In 1966, 15 other battalions posted in Jammu and Kashmir were also merged with the BSF

28. Who has won the Formula 1 Qatar Grand Prix 2024 title?

फॉर्मूला 1 कतर ग्रैंड प्रिक्स 2024 का खिताब किसने जीता है?

- (a) Sebastian Vettel
- (b) Lewis Hamilton
- (c) Max Verstappen
- (d) Oscar Piastri
- (e) Sergio Pérez

Ans. c

Sol. Max Verstappen wins Qatar Grand Prix

Max Verstappen claimed his ninth win of the season and 63rd of his career with a stunning victory for Red Bull at the crash-hit and controversial Qatar Grand Prix.

In a race shaped by a litany of stewards' decisions and penalties, including a harsh late 10-second 'stop-go' for Lando Norris of McLaren, the newly-crowned four-time world champion was flawless as he came home six seconds ahead of Ferrari's Charles Leclerc.

That result meant McLaren, even with Oscar Piastri finishing third, were unable to clinch a first constructors title since 1998 and have to try again in the final race in Abu Dhabi next weekend.

Recent 2024 F1 Grand Prix Winner

- Qatar Grand Prix - Red Bull's Max Verstappen (Netherlands)
- US Grand Prix - Ferrari's Charles Leclerc (Monaco)
- Singapore Grand Prix - McLaren's Lando Norris (British)
- Azerbaijan Grand Prix - McLaren's Oscar Piastri (Australia)
- Italian Grand Prix - Ferrari's Charles Leclerc (Monaco)
- Dutch Grand Prix - McLaren's Lando Norris (British)
- Hungarian Grand Prix F2 - Kush Maini (India)
- Belgian Grand Prix - Mercedes's Lewis Hamilton (UK)
- Hungarian Grand Prix – McLaren's Oscar Piastri (Australia)
- British Grand Prix – Mercedes's Lewis Hamilton (UK)
- Austrian Grand Prix - Mercedes's George Russell (UK)
- Spanish Grand Prix – Red Bull's Max Verstappen (Netherlands)
- Canadian Grand Prix - Red Bull's Max Verstappen (Netherlands)
- Monaco Grand Prix - Ferrari's Charles Leclerc (Monaco)
- Emilia Romagna Grand Prix - Red Bull's Max Verstappen (Netherlands)
- Miami Grand Prix - McLaren's Lando Norris (British)
- Chinese Grand Prix - Red Bull's Max Verstappen (Netherlands)
- Japanese Grand Prix - Red Bull's Max Verstappen (Netherlands)
- Australian Grand Prix - Ferrari's Carlos Sainz (Spain)
- Saudi Arabian Grand Prix - Red Bull's Max Verstappen (Netherlands)
- Bahrain Grand Prix - Red Bull's Max Verstappen (Netherlands)

29. **Former Test opener Ian Redpath passed away recently at the age of 83. He was belongs to which country?**

पूर्व टेस्ट सलामी बल्लेबाज इयान रेडपथ का हाल ही में 83 वर्ष की आयु में निधन हो गया। वह किस देश से थे?

- (a) South Africa
- (b) Australia
- (c) New Zealand
- (d) England
- (e) USA

Ans. b

Sol. Former Australia Test opener Ian Redpath passes away

Former Australia Test opener Ian Redpath has passed away at the age of 83.

Redpath was a regular fixture in the Australian team in the 1960s and 1970s, and served as a member of the Australian Cricket Hall of Fame.

Hailing from Geelong, Redpath played 66 Tests and made 4737 runs at an average of 43.45, including eight centuries and 31 half centuries with a top score of 171. He took 83 catches mostly in the slips where he excelled.

In 1975, Redpath, who also played five ODIs for Australia, was made a Member of the Civil Division of the Most Excellent Order of the British Empire for services to cricket.

He once emerged from international retirement to join World Series Cricket where injury restricted his on-field contributions, and returned to retirement.

30. With which country's Army did the Indian Army conduct the first Table Top Exercise 'CINBAX' in December 2024?

भारतीय सेना ने दिसंबर 2024 में किस देश की सेना के साथ पहला टेबल टॉप अभ्यास 'सिनबैक्स' आयोजित किया?

- (a) China
- (b) Singapore
- (c) Cambodia
- (d) Chili
- (e) Japan

Ans. c

Sol. 1st Indo-Cambodian 'CINBAX' Exercise commences in Pune, Maharashtra
India-Cambodia's first Joint Tabletop Exercise, codenamed 'CINBAX,' commenced at the Foreign Training Node, Pune, Maharashtra.

The first CINBAX exercise between the Armies of both countries will be held in Pune from 1 to 18 December 2024.

The exercise is part of the military diplomacy of both countries to strengthen friendly ties between the two countries, especially military-to-military ties.

During the CINBAX exercise, Indian-made weapons systems and equipment will be displayed to the Cambodians to promote the Indigenous defence capabilities of India.

31. The Indian government has abolished which type of tax on aviation turbine fuel (ATF), crude oil, petrol, and diesel, effective immediately.

भारत सरकार ने एविएशन टर्बाइन फ्यूल (ATF), कच्चे तेल, पेट्रोल और डीजल पर किस तरह के कर को तत्काल प्रभाव से समाप्त कर दिया है।

- (a) Local Municipal Bodies take taxes
- (b) Service tax
- (c) Road and Infrastructure Cess
- (d) Windfall tax
- (e) Goods and Services Tax

Ans. d

Sol. Government scraps windfall tax on crude, petrol, diesel export

The Indian government has abolished the windfall tax on aviation turbine fuel (ATF), crude oil, petrol, and diesel, effective immediately.

This move marks the end of a levy introduced in July 2022 and aims to provide relief to oil producers and refiners.

The decision is expected to benefit major oil players like Reliance Industries and ONGC by boosting their gross refining margins—a measure of profitability in refining crude oil.

Additionally, the government has removed the Road and Infrastructure Cess (RIC) on petrol and diesel exports, further alleviating financial pressure on the oil sector.

What is a windfall tax?

- A windfall tax is an additional levy imposed on extraordinary or unexpected profits made by companies or industries.
- India introduced the windfall tax on domestic crude oil production in July 2022, following a sharp rise in global crude oil prices. The tax aimed to capture excess revenue generated from these unexpected gains.
- Since its implementation, the tax has been a subject of controversy. While it initially sought to balance government revenue amid fluctuating oil prices, industry players argued that it negatively impacted profitability and disincentivised production.

32. In November 2024, which leading payments platform has partnered with the Ministry of Home Affairs (MHA) and the Indian Cyber Crime Coordination Centre (I4C) to enhance cybersecurity in the digital payments ecosystem?

नवंबर 2024 में, किस अग्रणी भुगतान प्लेटफॉर्म ने डिजिटल भुगतान पारिस्थितिकी तंत्र में साइबर सुरक्षा बढ़ाने के लिए गृह मंत्रालय (MHA) और भारतीय साइबर अपराध समन्वय केंद्र (I4C) के साथ भागीदारी की है?

- (a) PhonePe
- (b) Google Pay
- (c) Paytm
- (d) RozarPay
- (e) BHIM

Ans. d

Sol. Razorpay Partners with MHA to Fortify India's Digital Payments Ecosystem
Razorpay, India's leading omnichannel payments and banking platform, has collaboration with the Ministry of Home Affairs (MHA) and the Indian Cyber Crime Coordination Centre (I4C) to enhance the security of the country's burgeoning digital payments ecosystem.

This partnership comes as India contributes 46% of the global digital payment volume, underscoring the urgent need for robust cybersecurity measures to safeguard businesses and consumers.

As part of the collaboration, Razorpay will drive nationwide awareness campaigns to educate businesses and consumers on cybersecurity best practices. Initiatives include:

Direct Engagement with Law Enforcement: Establishing connections with over 1,600 cybercrime stations across 25 states and union territories to bolster communication and collaborative efforts.

33. The military exercise named Harimau Shakti is conducted between India and which country?

हरिमौ शक्ति नामक सैन्य अभ्यास भारत और किस देश के बीच आयोजित किया जाता है?

- (a) Sri Lanka
- (b) Nepal
- (c) France
- (d) Kazakhstan
- (e) Malaysia

Ans. e

Sol. Indian Army begins **Harimau Shakti Exercise** with Malaysian Army
India and Malaysia commenced the **bilateral Joint Military Exercise "Harimau Shakti"** on 2 December 2024 at Bentong camp, Pahang district, Malaysia.
The 2024 edition of the **annual bilateral exercise** will be held from 2 to 15 December 2024.

In 2023, the Indian Army hosted the exercise at its Umroi Cantonment in Meghalaya.

The first **annual bilateral military exercise**, Harimau Shakti, between the Indian Army contingent and the Malaysian Army contingent was held in October 2012 in Kuala Lumpur, Malaysia.

In the 2024 edition of the Harimau Shakti Exercise, 78 personnel of the Indian Army's Mahar Regiment will represent the Indian contingent, and 123 personnel of the Royal Malaysian Regiment will represent the Malaysian side. Aim of the Joint Exercise is to enhance joint military capability of both sides to undertake counter insurgency operations in jungle terrain under Chapter VII of the United Nations Mandate. The exercise will focus on operations in the jungle environment.

Recent Exercise

- 1st edition of Joint Tabletop Exercise, CINBAX between India and Cambodia - Foreign Training Node, Pune, Maharashtra.

- ICG conducted 11th National Maritime Search and Rescue Exercise (SAREX-2024) off the Kochi coast.
- 13th edition of Joint Military Exercise AGNI WARRIOR (XAW-2024) between India and Singapore - Field Firing Ranges, Devlali, Maharashtra
- Multilateral Annual Joint Humanitarian Assistance and Disaster Relief (HADR) Exercise, 'Sanyukt Vimochan 2024' by Indian Army - Ahmedabad and Porbandar, Gujarat.
- Indian Army, Indian Air Force and Indian Navy jointly commence a command-level tri-service theatre exercise code-named 'Poorvi Prahar' along the India-China border.

34. Which state government has launched Mission Himveer to boost local economy. As part of the initiative, the state government will supply fruits, vegetables, meat, and poultry to the ITBP?

किस राज्य सरकार ने स्थानीय अर्थव्यवस्था को बढ़ावा देने के लिए मिशन हिमवीर शुरू किया है। इस पहल के तहत, राज्य सरकार ITBP को फल, सब्जियाँ, मांस और मुर्गी की आपूर्ति करेगी?

- (a) Arunachal Pradesh
- (b) Assam
- (c) West Bengal
- (d) Sikkim
- (e) Nagaland

Ans. a

Sol. Arunachal Pradesh launches 'Mission Himveer' to boost local economy

To boost market linkage for agricultural and horticultural products in Arunachal Pradesh, the state government has launched Mission Arun Himveer by signing a pact between the agriculture marketing board and the Indo-Tibetan Border Police, North East Frontier.

As part of the initiative, the state government will supply fruits, vegetables, meat, and poultry to the ITBP. These produces will be procured from local farmers, self-help groups (SHGs), farmer producer organisations and farmer cooperatives.

The mission aims to provide readymade markets for farmers in remote villages and regions with low marketable surplus. It also seeks to stimulate a vibrant local economy while addressing employment challenges across the state.

This new agreement follows a similar understanding with the Army in August 2022, under which the state government, via LAMPS (Liberalized Agricultural Marketing Cooperative Societies), supplied around 400 tons of fruits and vegetables worth Rs 72 lakh to the armed forces from local farmers.

About Arunachal Pradesh

- Capital – Itanagar
- Chief Minister – Pema Khandu
- Governor – LG (Retd) Kaiwalya Trivikram Parnaik
- Legislative Assembly Seat - 60

35. Who has been nominated as the next Director of the Federal Bureau of Investigation (FBI) by President-elect Donald Trump?

नव-निर्वाचित राष्ट्रपति डोनाल्ड ट्रम्प द्वारा संघीय जांच ब्यूरो (एफबीआई) के अगले निदेशक के रूप में किसे नामित किया गया है?

- (a) Vivek Ramaswamy
- (b) Tulsi Gabbard
- (c) Rina Banerjee
- (d) Prashant Bhargava
- (e) Kash Patel

Ans. e

Sol. Donald Trump nominates Indian American Kash Patel as FBI Director
President Donald Trump has nominated Kash Patel as the next Director of the Federal Bureau of Investigation (FBI), marking him as the highest-ranking Indian American in Trump's incoming administration.

Kash is a brilliant lawyer, investigator, and 'America First' fighter who has spent his career exposing corruption, defending Justice, and protecting the American People,.

Who is Kash Patel?

New York-born Mr Patel has his roots in Gujarat. However, his parents are from East Africa — mother from Tanzania and father from Uganda. They came to the U.S. from Canada in 1970.

Recent Appointments in Foreign

- Chairman of International Cricket Council (ICC) - Jay Shah (replace Greg Barclay)
- DG of World Trade Organization (WTO) - Dr. Ngozi Okonjo-Iweala (reappointment)
- President of Asian Development Bank - Masato Kanda; 11th (replace Masatsugu Asakawa) *effect from 24 Feb 2025*
- Secretary General of Interpol - Valdecy Urquiza (Brazil's Federal Police Commissioner)
- Chairperson of 77th Session of WHO Regional Committee - JP Nadda
- President of the 68th General Conference of the International Atomic Energy Agency (IAEA) - Sang Wook Ham

36. In November 2024, which bank has launched a nation-wide drive to raise awareness about the importance of inoperative account activation?

नवंबर 2024 में, किस बैंक ने निष्क्रिय खाता सक्रियण के महत्व के बारे में जागरूकता बढ़ाने के लिए एक राष्ट्रव्यापी अभियान शुरू किया है?

- (a) Bank of Baroda
- (b) Union Bank of India
- (c) State Bank of India
- (d) Punjab National Bank
- (e) Canara Bank

Ans. c

Sol. SBI Launches Nationwide Drive to Reactivate Inoperative Accounts

State Bank of India (SBI) has launched a nation-wide drive to raise awareness about the importance of inoperative account activation.

A savings or a current account is treated as inoperative if the customer has no transaction in the account for a period of over two years.

Activation of these accounts requires Re-KYC. Necessity of regular transactions in the account and preventing categorization into in-operative was the key message.

SBI chairman C S Setty emphasised the need to drive Re-KYC exercise in letter and spirit, to maintain PMJDY accounts in active status and enabling customers to conduct transactions seamlessly.

About State Bank of India (SBI)

- Founded - 1 July 1955
- Headquarters - Mumbai, Maharashtra
- Chairman - Challa Sreenivasulu Setty; 27th (replace Dinesh Kumar Khara)
- Tagline - (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

37. International Day for the Abolition of Slavery is observed every year on which day?

अंतर्राष्ट्रीय गुलामी उन्मूलन दिवस हर साल किस दिन मनाया जाता है?

- (a) 1 December
- (b) 2 December
- (c) 3 December
- (d) 4 December
- (e) 5 December

Ans. b

Sol. 2 December - International Day for the Abolition of Slavery

International Day for the Abolition of Slavery is an important global event observed annually on December 2,.

Objective - To raise awareness about human trafficking, and promoting the rights and dignity of all individuals, especially those who have been victims of slavery.

The International Day for the Abolition of Slavery marks the date of the adoption, by the General Assembly, of the United Nations Convention for the Suppression of the Traffic in Persons and of the Exploitation of the Prostitution of Others (resolution 317(IV) of 2 December 1949).

38. Which country is hosting the 16th session of the Conference of the Parties (COP) of the United Nations Convention to Combat Desertification (UNCCD) from 2-15 December 2024?

कौन सा देश 2-15 दिसंबर 2024 तक संयुक्त राष्ट्र मरुस्थलीकरण रोकथाम सम्मेलन (UNCCD) के पार्टियों के सम्मेलन (COP) के 16वें सत्र की मेज़बानी कर रहा है?

- (a) Saudi Arabia
- (b) Qatar
- (c) UAE
- (d) Belgium
- (e) Brazil

Ans. a

Sol. 16th COP of the UNCCD Commences in Riyadh, Saudi Arabia

The 16th session of the Conference of the Parties (COP) of the United Nations Convention to Combat Desertification (UNCCD) commenced in Riyadh.

COP16 will take place in Riyadh, Saudi Arabia from 2-13 December 2024 under the theme Our Land. Our Future.

The COP to the UNFCCC is held every two years, and the 15th COP was held in May 2022 in Abidjan, Cote d'Ivoire.

The 16th Conference of Parties of the UNCCD is being organised by the United Nations Convention to Combat Desertification and is hosted by the Saudi Arabian Government.

The Indian delegation at the 16th CoP of the UNCCD is being jointly led by the Union Minister for Environment, Forest and Climate Change, Bhupendra Yadav and the chief minister of Haryana, Nayab Singh Saini.

39. Who has won the women's singles title of the 2024 Syed Modi International Badminton Tournament?

2024 सैयद मोदी अंतर्राष्ट्रीय बैडमिंटन टूर्नामेंट का महिला एकल खिताब किसने जीता है?

- (a) Saina Nehwal

- (b) Sania Mirza
- (c) Ashwini Ponnappa
- (d) Carolina Marín
- (e) PV Sindhu

Ans. e

Sol. Sindhu & Lakshya win 2024 Syed Modi International Badminton tournament

The Indian badminton ace PV Sindhu and Lakshya Sen, respectively, won the women's and men's titles of the 2024 Syed Modi International badminton tournament.

The USD 2.10 Lakh prize money BWF (Badminton World Federation) World Tour 300 Syed Modi International badminton tournament was held at the Babu Banarsi Das Indoor Stadium in Lucknow, Uttar Pradesh.

It was PV Sindhu's first BWF title since the 2022 Singapore Open title.

Since 2022, after her win at the 2022 Singapore Open, PV Sindhu has failed to win a BWF Tournament singles title. In between, Sindhu made the finals at the 2023 Spain Masters Super 300 and 2024 Malaysia Masters Super 500 but lost in the finals .

She defeated Chinese player Wu Luo Yu 21-14, 21-16 in the final to win Syed Modi International Badminton singles title.

While, Lakshya Sen, who lost in the semi-finals of the 2024 Paris Olympics, won his fifth BWF singles title of his career by winning the 2024 Syed Modi International Badminton Tournament singles title at Lucknow.

In the final, Lakshya Sen defeated Singapore's Jia Heng Jason Teh 21-6, 21-7.

40. How much rupees Goods and Services Tax (GST) was collected in November 2024?

नवंबर 2024 में कितने रुपये का वस्तु एवं सेवा कर (GST) संग्रह हुआ?

- (a) 1.52 lakh crore
- (b) 1.62 lakh crore
- (c) 1.72 lakh crore
- (d) 1.82 lakh crore
- (e) 1.92 lakh crore

Ans. d

Sol. GST collection rises 8.5 pc to Rs 1.82 lakh cr in November 2024

The total gross Goods and Services Tax (GST) revenue grew 8.5 per cent to over Rs 1.82 lakh crore in November 2024 as compared to Rs 1.68 lakh crore in the same month a year ago.

The Central GST collection stood at Rs 34,141 crore, State GST at Rs 43,047 crore, Integrated IGST at Rs 91,828 crore and cess at Rs 13,253 crore.

During the month under review, GST from domestic transactions grew 9.4 per cent to Rs 1.40 lakh crore, while revenues from tax on imports rose about 6 per cent to Rs 42,591 crore.

GST Collection of Previous Months

- July 2024 – 1.82 lakh crore
- August 2024 – 1.75 lakh crore
- September 2024 – 1.73 lakh crore
- October 2024 – 1.87 lakh crore
- November 2024 – 1.82 lakh crore

41. World Computer Literacy Day is observed annually on which day to celebrate and promote computer education worldwide?

विश्व कंप्यूटर साक्षरता दिवस प्रतिवर्ष किस दिन मनाया जाता है ताकि दुनिया भर में कंप्यूटर शिक्षा का जश्न मनाया जा सके और उसे बढ़ावा दिया जा सके?

- (a) 1 December
- (b) 2 December
- (c) 3 December
- (d) 4 December
- (e) 5 December

Ans. c

Sol. 3 December - World Computer Literacy Day

World Computer Literacy Day is observed annually on December 2 to celebrate and promote computer education worldwide.

The day aims to raise awareness about the importance of digital skills and computer literacy in today's rapidly evolving technological landscape.

The day was first celebrated in 2001, initiated by the Indian multinational company NIIT to mark its 20th anniversary. During its inception, research highlighted a gender gap in computer literacy, with most computer users being men.

42. Which ride-hailing app in India has started the country's first water transport service named Shikara?

भारत में किस राइड-हेलिंग ऐप ने शिकारा नाम से देश की पहली जल परिवहन सेवा शुरू की है?

- (a) Uber
- (b) Rapido
- (c) Ola
- (d) Indrive
- (e) BlaBlaCar

Ans. a

Sol. India Gets First Water Transport Service 'Uber Shikara' In Srinagar

In a pioneering move, Uber has launched its first water transport service in India, the Uber Shikara, on the serene Dal Lake in Srinagar.

This new offering allows users to book shikara rides through the Uber app, bringing a modern twist to a traditional form of transport in Kashmir.

The Uber Shikara service is the first of its kind in Asia and follows in the footsteps of similar services in European cities like Venice. Initially, Uber has onboarded seven shikaras and plans to gradually expand the fleet based on user demand.

About Shikara

- Shikaras are traditional wooden boats that are found on Dal Lake and other bodies of water in Srinagar.
- These boats, which typically seat six people with a boatman at the back, are a symbol of Kashmir's cultural legacy.
- While some shikaras are still used for fishing and transport, they are now primarily used by tourists for scenic rides around the picturesque Dal Lake.

About Dal Lake

- Dal Lake is one of the **most iconic tourist spots** of the Srinagar Valley. It is the second largest freshwater lake in Jammu and Kashmir after the Wullar Lake.
- Dal Lake, also known as the 'Jewel in Kashmir's Crown,' is surrounded on three sides by the Pir Panjal mountains.
- A perennial inflow channel from the north supplies about 80% of the lake's water. Towards the southwest side, an outflow channel drains the lake water into a tributary of the River Jhelum.

43. Which non-banking finance company (NBFC) had its supervisory restrictions lifted by the Reserve Bank of India (RBI) in December 2024, following a series of regulatory discussions and corrective measures to address deficiencies?

किस गैर-बैंकिंग वित्त कंपनी (एनबीएफसी) के पर्यवेक्षी प्रतिबंध भारतीय रिजर्व बैंक (आरबीआई) द्वारा दिसंबर 2024 में हटा दिए गए थे, जो कि कमियों को दूर करने के लिए नियामक चर्चाओं और सुधारात्मक उपायों की एक श्रृंखला के बाद था?

- (a) Navi Finserv
- (b) DMI Finance Private Limited
- (c) Asirvad Micro Finance Limited
- (d) Arohan Financial Services
- (e) Asirvad Microfinance

Ans. a

Sol. RBI lifts supervisory restrictions on Sachin Bansal-led Navi Finserv

The Reserve Bank of India (RBI) has lifted the restrictions imposed on Sachin Bansal-led Navi Finserv with immediate effect.

The central bank on October 17, 2024 had issued directions to Navi Finserv Limited, Bengaluru (and three other NBFCs), to cease and desist from sanction and disbursement of loans, effective from close of business of October 21, 2024.

Besides Navi, the central bank had put similar restrictions on three other NBFCs -- New Delhi-based DMI Finance Private Limited, Kolkata-based Arohan Financial Services Limited, and Chennai-based Asirvad Micro Finance Limited.

44. Union Minister of State for Forest, Environment and Climate Change has launched 'Nano Bubble Technology' to clean and purify the water of the National Zoological Park in Delhi. Who is the Union Minister of State for Forest, Environment and Climate Change?

केंद्रीय वन, पर्यावरण और जलवायु परिवर्तन राज्य मंत्री ने दिल्ली में राष्ट्रीय प्राणी उद्यान के पानी को साफ और शुद्ध करने के लिए 'नैनो बबल टेक्नोलॉजी' लॉन्च की है। केंद्रीय वन, पर्यावरण और जलवायु परिवर्तन राज्य मंत्री कौन हैं?

- (a) Bhupender Yadav
- (b) Banwari Lal Verma
- (c) Prateek Bhushan Singh
- (d) Kirti Vardhan Singh
- (e) Ketki Devi Singh

Ans. d

Sol. Kirti Vardhan Singh launches 'Nano Bubble Technology' for cleaning and purifying water

Union Minister of State for Forest, Environment and Climate Change, Kirti Vardhan Singh has launched 'Nano Bubble Technology' for cleaning and purifying water of the National Zoological Park in Delhi, and to promote the health of aquatic animals.

This technology can effectively clean dirty pond water by eliminating algae and similar growths. It is being tested in the zoo for the first time as a 15-day trial. If successful, it will be used in the zoo.

The primary goal of this technology is to keep water clean, ensuring the health and well-being of aquatic creatures. "Clean water helps prevent foul smells, algae buildup, and discolouration often caused by dirty pond water.

45. Consider the following point about Ratapani Tiger Reserve which was recently seen in the news. Which of the following point(s) is/are CORRECT regarding this?

- (i) The government has declared Ratapani Tiger Reserve as the 57th Tiger Reserve of the country.
- (ii) It is located in Madhya Pradesh.

(iii) It is the 7th tiger reserve of the state in which it is located.

- (a) only i
- (b) only ii
- (c) only i and ii
- (d) only ii and iii
- (e) only i and iii

Ans. c

Sol. Ratapani Tiger Reserve, MP notified as the 57th Tiger Reserve of the country.

Union Minister for Environment, Forest and Climate Change, Bhupender Yadav, informed the Nation about the notification of the Ratapani Tiger Reserve, Madhya Pradesh, as the 57th Tiger Reserve of the country.

Ratapani Tiger Reserve has a core area of 763.8 sq km, a buffer area of 507.6 sq km and a total area of 1271.4 sq km. It is the 8th tiger reserve of Madhya Pradesh.

This conservation initiative will strengthen wildlife management in the forests of Ratapani, Bhopal Sehore area. Standard protection, habitat management, ecotourism, community engagement activities etc shall be adopted which will strengthen Wildlife conservation in the Ratapani Tiger landscape.

About Madhya Pradesh

- Capital – Bhopal
- Chief Minister – Dr Mohan Yadav (replace Shivraj Singh Chauhan)
- Deputy CM - Jagdish Devda & Rajendra Shukla
- Speaker of Madhya Pradesh Assembly - Narendra Singh Tomar
- Governor – Mangubhai C. Patel
- Lok Shaba Seats – 29
- Rajya Sabha Seats – 11
- Legislative Assembly Seats - 230

46. Which of the following has launched the Quant Fund, an open-ended equity scheme designed around a quant-based investing approach?

निम्नलिखित में से किसने क्वांट फंड लॉन्च किया है, जो एक ओपन-एंडेड इक्विटी स्कीम है जिसे क्वांट-आधारित निवेश दृष्टिकोण के आसपास डिज़ाइन किया गया है?

- (a) Aditya Birla Sun Life Mutual Fund
- (b) Axis Mutual Fund
- (c) Edelweiss Mutual Fund
- (d) SBI Mutual Fund
- (e) HDFC Mutual Fund

Ans. d

Sol. SBI Mutual Fund Unveils SBI Quant Fund

SBI Mutual Fund has launched the SBI Quant Fund, an open-ended equity scheme designed around a quant-based investing approach.

The scheme aims to generate long-term capital appreciation through equity and equity-related instruments selected using an in-house quant model.

The SBI Quant Fund will predominantly allocate:

80%-100% to equity and equity-related instruments selected through the quant model.

0%-20% to other equity instruments and debt instruments.

0%-10% to REITs and InvITs, in line with SEBI limits.

Additionally, the scheme may invest up to 20% in mutual fund units and 35% in overseas securities, including ADRs, GDRs, ETFs, and foreign equity.

The fund will be managed by Sukanya Ghosh and Pradeep Kesavan (dedicated fund manager for overseas securities).

47. Which prominent global financial centre signed an MoU with NASSCOM to bolster cross-border collaborations in fintech, artificial intelligence, and innovation by facilitating sector-specific activities in December 2024?

दिसंबर 2024 में किस प्रमुख वैश्विक वित्तीय केंद्र ने क्षेत्र-विशिष्ट गतिविधियों को सुविधाजनक बनाकर फिनटेक, कृत्रिम बुद्धिमत्ता और नवाचार में सीमा पार सहयोग को बढ़ावा देने के लिए नैसकॉम के साथ समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) London Innovation Network
- (b) Silicon Valley Tech Forum
- (c) Dubai International Financial Centre
- (d) Singapore Fintech Hub
- (e) Hong Kong Technology Exchange

Ans. c

Sol. NASSCOM and DIFC Ink MoU to Strengthen Cross-Border Tech Collaborations

Indian tech industry body Nasscom has partnered with the Dubai International Financial Centre (DIFC) to foster cross-border collaborations in fintech, artificial intelligence (AI), and innovation.

The two organizations signed a Memorandum of Understanding (MoU) aiming to create synergies between India's burgeoning tech ecosystem and Dubai's dynamic financial hub.

The MoU will facilitate the exchange of sectoral insights and development strategies, enabling Nasscom's 3,000-plus member companies to access DIFC's innovation ecosystem.

This partnership is set to unlock opportunities for global collaboration through activities such as webinars, roadshows, roundtables, and workshops.

48. In December 2024, which global automotive leader has tied up with three IITs to establish a collaborative research system in the fields of batteries and electrification entailing an investment of USD 7 million over five years?

दिसंबर 2024 में, किस वैश्विक ऑटोमोटिव लीडर ने बैटरी और विद्युतीकरण के क्षेत्र में एक सहयोगी अनुसंधान प्रणाली स्थापित करने के लिए तीन आईआईटी के साथ समझौता किया है, जिसमें पांच वर्षों में 7 मिलियन अमरीकी डालर का निवेश शामिल है?

- (a) Hyundai Motor
- (b) Kia
- (c) Ford Motor Company
- (d) Toyota
- (e) Volkswagen Group

Ans. a

Sol. Hyundai Motor Group ties up with IITs to advance battery, electrification research

Hyundai Motor Group has tied up with three IITs to establish a collaborative research system in the fields of batteries and electrification entailing an investment of USD 7 million over five years.

The South Korean group, which has presence across multiple segments including mobility, has tied up with IIT Delhi, IIT Bombay and IIT Madras. Hyundai Motor Group plans to invest around USD 7 million over five years, from 2025 to 2029, to jointly conduct battery and electrification-related research with the IITs.

As part of the collaboration, the Hyundai Center of Excellence (CoE), will be set up within IIT Delhi and would operate through sponsorships from Hyundai Motor Group.

49. In December 2024, which country officially inaugurated its first overseas atmospheric background station in Antarctica, marking a major milestone in global climate research?

दिसंबर 2024 में, किस देश ने आधिकारिक तौर पर अंटार्कटिका में अपने पहले विदेशी वायुमंडलीय पृष्ठभूमि स्टेशन का उद्घाटन किया, जो वैश्विक जलवायु अनुसंधान में एक प्रमुख मील का पत्थर साबित हुआ?

- (a) China
- (b) Russia
- (c) India
- (d) USA
- (e) Japan

Ans. a

Sol. China's first atmospheric monitoring station in Antarctica begins operations

China has officially inaugurated its first overseas atmospheric background station in Antarctica, marking a major milestone in global climate research. The National Atmospheric Background Station began operations, offering critical data to support international efforts in addressing climate change. The station will carry out continuous, long-term monitoring of atmospheric components in the Antarctic. Its primary goal is to track shifts in concentrations of atmospheric elements and provide an accurate depiction of the region's atmospheric composition.

The station features a cutting-edge monitoring system encompassing seven meteorological categories, including ozone and aerosol measurements. This initiative builds on China's existing network of nine national atmospheric background stations, with additional pilot stations beginning trial observations earlier this year.

50. Which of the following cities will host the World Maritime Conference 2024?
निम्नलिखित में से कौन सा शहर विश्व समुद्री सम्मेलन 2024 की मेजबानी करेगा?

- (a) New Delhi
- (b) Mumbai
- (c) Chennai
- (d) Hyderabad
- (e) Bengaluru

Ans. c

Sol. Chennai to host the World Maritime Conference 2024

The World Maritime Conference 2024 will hold in Chennai from the 4th to 6th December. The Director General of Shipping Shyam Jagannathan will be the Guest of Honour.

Internationally reputed speakers and panellists will discuss the future of the Global maritime scenario. The US, UK, Germany, Spain, and Asia Pacific Countries will participate in the discussions.

This conference will be conducted in India after 15 years and will discuss various futuristic developments and present challenges in the Maritime World. The conference will be attended by more than 300 delegates from all over the World.

51. Which company has been honoured with the prestigious IGBC Green Champion Award at the Green Building Congress 2024 in Bengaluru?

किस कंपनी को बेंगलुरु में ग्रीन बिल्डिंग कांग्रेस 2024 में प्रतिष्ठित IGBC ग्रीन चैंपियन पुरस्कार से सम्मानित किया गया है?

- (a) Bharat Electronics
- (b) Bharat Heavy Electricals Limited
- (c) Tata Motors

(d) Larsen and Toubro

(e) Bharat Forge Ltd

Ans. e

Sol. Bharat Forge honoured with IGBC Green Champion award

Bharat Forge Ltd., India's leading manufacturing powerhouse and a global provider of high-performance, innovative components, has been honoured with the prestigious IGBC Green Champion Award at the Green Building Congress 2024, held at the Bangalore International Exhibition Centre in Bengaluru.

This recognition celebrates Bharat Forge's ground breaking efforts in transforming villages into IGBC-certified Green Villages.

As part of its CSR initiatives, Bharat Forge has driven remarkable advancements across 108 villages, focusing on areas such as drinking water availability, reservoirs, irrigation infrastructure, healthcare, modern educational facilities, organic farming, livestock management, biodiversity conservation, rainwater harvesting, and energy-efficient solutions.

Recent Award

- OPCW The Hague Award 2024 - Indian Chemical Council
- JCB Prize 2024 - Upamanyu Chatterjee (for Lorenzo Searches for the Meaning of Life book)
- Global Peace Award For Indian-American Minority Welfare - Narendra Modi
- FABBA Lifetime Achievement Award 2024 - Dr. Soumya Swaminathan
- Kamaladevi Chattopadhyay NIF Book Prize - Ashok Gopal (for A Part Apart: The Life and Thought of B R Ambedkar)

52. Former Director of _____ Vijay Shanker passed away at the age of 76.

_____ के पूर्व निदेशक विजय शंकर का 76 वर्ष की आयु में निधन हो गया।

(a) Enforcement Directorate

(b) National Investigation Agency

(c) Intelligence Bureau

(d) Criminal Investigation Department

(e) Central Bureau of Investigation

Ans. e

Sol. Former CBI director Vijay Shanker passes away

Former CBI director Vijay Shanker passed away at the age of 76.

A 1969-batch IPS officer of the Uttar Pradesh cadre, Shanker headed the Central Bureau of Investigation (CBI) from December 12, 2005 to July 31, 2008.

During Shanker's tenure as CBI director, the agency took over the infamous Aarushi-Hemraj double murder case.

As additional director of CBI, he supervised the extradition of gangster Abu Salem and actor Monika Bedi from Portugal and the investigation into the Telgi scam.

Before being appointed CBI director, Shanker headed the National Disaster Response Force, and Civil Defence and Home Guards.

He served as inspector general in the Border Security Force and was posted in Jammu and Kashmir at the peak of militancy in the 1990s.

Shanker also headed the Sashastra Seema Bal which guards the country's borders with Nepal and Bhutan.

53. Nurse Maria Victoria Juan has been honoured with the Aster Guardians Global Nursing Award 2024. She is from which country?

नर्स मारिया विक्टोरिया जुआन को एस्टर गार्डियंस ग्लोबल नर्सिंग अवार्ड 2024 से सम्मानित किया गया है। वह किस देश से हैं?

- (a) India
- (b) Nepal
- (c) Bhutan
- (d) Philippines
- (e) Afghanistan

Ans. d

Sol. Nurse Maria Victoria Juan from Philippines Wins the Prestigious Aster Guardians Global Nursing Award 2024

Nurse Maria Victoria Juan from Philippines, a Consultant at Philippines Army Health Services and Colonel, Reserve Force of the Armed Forces of the Philippines, has been honoured with of the Aster Guardians Global Nursing Award 2024.

She was awarded USD 250,000 at a prestigious award ceremony held in Bengaluru, India.

Launched in 2021, the Aster Guardians Global Nursing Award recognizes the critical role of nurses in healthcare. This year, over 78,000 applications were received from 202 countries, marking a 50% increase from 2023.

About Aster DM Healthcare

Founded in 1987 by Dr. Azad Moopen, Aster DM Healthcare is a leading integrated healthcare provider, across seven countries

54. In December 2024, Mahindra Finance has entered into a strategic corporate agency agreement with which insurance company to offer Mahindra Finance customers a variety of tailored insurance solutions across motor and non-motor segments?

दिसंबर 2024 में, महिंद्रा फाइनेंस ने किस बीमा कंपनी के साथ रणनीतिक कॉर्पोरेट एजेंसी समझौता किया, ताकि महिंद्रा फाइनेंस के ग्राहकों को मोटर और गैर-मोटर क्षेत्रों में विभिन्न प्रकार के अनुरूप बीमा समाधान प्रदान किए जा सकें?

- (a) Bajaj Allianz General Insurance
- (b) Bharti AXA General Insurance
- (c) Kotak Mahindra Life Insurance
- (d) Life Insurance Corporation of India
- (e) Magma HDI General Insurance

Ans. e

Sol. Mahindra Finance and Magma HDI General Insurance Partner to Boost Financial Access for Emerging India

Mahindra Finance, a leading non-banking financial company (NBFC), has entered into a strategic corporate agency agreement with Magma HDI General Insurance Company, a rising name in India's general insurance sector.

This collaboration aims to provide a diverse range of tailor-made insurance solutions to Mahindra Finance customers, spanning motor and non-motor segments.

By leveraging Mahindra Finance's extensive rural reach and Magma HDI's insurance expertise, the partnership aims to enhance customer experience etc.

MD & CEO of Mahindra Finance- Raul Rebello

MD & CEO of Magma HDI General Insurance - Rajive Kumaraswami

Recent MoUs Signed in Banking Sector

- Razorpay Partners with MHA to Fortify India's Digital Payments Ecosystem
- Liberty General Insurance Join Hands with Profectus Capital to Empower MSMEs
- IndusInd Bank and BFIL partnered with Ministry of Agriculture to Empower Farmer Producer Organizations
- IFC to partner with Bajaj Finance to pump in \$400 mn for climate finance
- Tata Power Renewable, IndusInd Bank partner to finance solar projects
- Solex Energy partnered with SBI to offer solar financing options for commercial, industrial, and institutional customers.

55. India has signed the Supply Chain Resilience Agreement (Pillar-II) in November 2023 under the Indo-Pacific Economic Framework for Prosperity (IPEF), the Agreement seeks to strengthen supply chain crucial for national security and economic stability. IPEF has how many member countries?

भारत ने नवंबर 2023 में इंडो-पैसिफिक इकोनॉमिक फ्रेमवर्क फॉर प्रॉस्पेरिटी (IPEF) के तहत आपूर्ति श्रृंखला लचीलापन समझौते (स्तंभ-II) पर हस्ताक्षर किए हैं, यह समझौता राष्ट्रीय सुरक्षा

और आर्थिक स्थिरता के लिए महत्वपूर्ण आपूर्ति श्रृंखला को मजबूत करना चाहता है। IPEF के कितने सदस्य देश हैं?

- (a) 5
- (b) 8
- (c) 10
- (d) 14
- (e) 18

Ans. d

Sol. Supply chain council formed under Indo-Pacific agreement with US as Chair, India Vice-Chair

India signed the Supply Chain Resilience Agreement (Pillar-II) in November 2023 under the Indo-Pacific Economic Framework for Prosperity (IPEF), a 14-member plurilateral grouping in the region.

The Agreement seeks to strengthen the supply chain crucial for national security and economic stability. The Agreement came into force on February 24, 2024.

Under the Agreement, a Supply Chain Council (SCC) has been set up with the US as Chair and India as Vice-Chair.

IPEF partners represent approximately 40 per cent of the global GDP, and 28 per cent of global goods and services trade, making it crucial for international trade dynamics.

The Agreement seeks to strengthen economic, commercial, and trade relationships among enterprises in the economies of the Parties and improve supply chain resilience in critical sectors. Article 6.10 of the Agreement also encourages private sector engagement to improve the resilience, efficiency, productivity, sustainability inclusivity etc. of IPEF supply chains.

Further, two MoUs have also been signed by the Department of Commerce with the USA in the last two years: one in the sector of semiconductors and the other in the sector of critical minerals both of which are a strong step towards securing India.

This information has been provided by the Union Minister of State for Commerce and Industry, Shri Jitin Prasada in a written reply in the Lok Sabha.

56. Consider the following options regarding the Mahila Samman Savings Certificate Scheme (MSSC) and identify the INCORRECT option in this regard.

महिला सम्मान बचत प्रमाणपत्र योजना (MSSC) के बारे में निम्नलिखित विकल्पों पर विचार करें और इस संबंध में गलत विकल्प की पहचान करें।

- (a) Mahila Samman Savings Certificate Scheme (MSSC) was launched in March 2023.

(b) 43,30,121 accounts have been opened under the scheme as of October 10, 2024.

(c) The account under this MSSC shall be opened by a woman for herself, or by the guardian on behalf of a minor girl, on or before 31st March, 2025.

(d) The facility of partial withdrawal and premature closure on compassionate grounds are also available under this Scheme.

(e) The interest rate for MSSC is 8.5% p.a. which is compounded quarterly and credited to the account

Ans. e

Sol. Over 43.30 lakh accounts opened under Mahila Samman Savings Certificate Scheme till Oct 31

The Mahila Samman Savings Certificate Scheme (MSSC) was launched in March 2023 exclusively for women and minor girls to promote financial independence by allowing attractive interest rates and to help achieve objectives of financial inclusion set by the government.

In a written response to a question in Rajya Sabha, Union Minister of State for Finance Shri Pankaj Chaudhary said that 43,30,121 accounts have been opened under the scheme as of October 10, 2024.

The scheme was launched by the Government to promote financial independence of the woman of the country by allowing attractive rate of interest and to also help in achieving objectives of financial inclusion as set by Government of India.

The account under this MSSC shall be opened by a woman for herself, or by the guardian on behalf of a minor girl, on or before 31st March, 2025.

Salient features of the schemes-

- The account may be opened with a minimum deposit of ₹1000/- and a maximum deposit of ₹2 Lakhs for a tenure of two years only.
- The interest rate for MSSC is 7.5% p.a. which is compounded quarterly and credited to the account.
- The facility of partial withdrawal and premature closure on compassionate grounds are also available under this Scheme.

57. As a part of the Government of India's Action Plan for Viksit Bharat@2047, the Department of Chemicals and Petrochemicals launched the first training programme on "Chemical and Petrochemical Industrial Safety" at _____.

भारत सरकार की विकासशील भारत@2047 कार्य योजना के एक भाग के रूप में, रसायन और पेट्रोकेमिकल विभाग ने _____ में "रासायनिक और पेट्रोकेमिकल औद्योगिक सुरक्षा" पर पहला प्रशिक्षण कार्यक्रम शुरू किया।

(a) Mumbai

- (b) Chennai
- (c) Indore
- (d) Ahmedabad
- (e) New Delhi

Ans. d

Sol. Government Launches Training Program on Chemical and Petrochemical Industrial Safety

As part of the Viksit Bharat@2047 initiative, the Department of Chemicals and Petrochemicals has introduced its first training program on "Chemical and Petrochemical Industrial Safety" in Ahmedabad, Gujarat.

The program, themed "Safety First, Sustainability Always: Protecting People and Planet," was held at the Central Institute of Petrochemical Engineering & Technology (CIPET): Institute of Petrochemicals Technology (IPT).

This program is part of a series of training initiatives organized by the Department of Industrial Chemical Safety to enhance safety and security across all identified Major Accident Hazard (MAH) units in the country. Currently, there are 2,393 such units.

Over the next five years, a total of 48 training sessions will be conducted to address the needs of these units, with eight scheduled for the remainder of the current financial year.

58. Which telecom operator has signed a multi-year, multi-billion-dollar agreement with Swedish telecom equipment provider Ericsson to extend its 4G and 5G contracts?

किस दूरसंचार ऑपरेटर ने अपने 4G और 5G अनुबंधों का विस्तार करने के लिए स्वीडिश दूरसंचार उपकरण प्रदाता एरिक्सन के साथ बहु-वर्षीय, अरबों डॉलर के समझौते पर हस्ताक्षर किए हैं?

- (a) Reliance Jio
- (b) Bharti Airtel
- (c) Vodafone Idea
- (d) BSNL
- (e) MTNL

Ans. b

Sol. Bharti Airtel signs multi-billion deal with Ericsson for 4G, 5G expansion
Bharti Airtel, India's second-largest telecom operator, has signed a multi-year, multi-billion-dollar agreement with Swedish telecom equipment provider Ericsson to extend its 4G and 5G contracts.

As per the new contract, Ericsson will deploy centralised RAN and Open RAN-ready solutions for network transformation which will help customers with wider coverage and enhanced capacity on the network.

Ericsson will also undertake the software upgrade of its currently deployed 4G radios thereby enhancing the customer experience.

This move aligns with Airtel's strategy to bolster its 4G and 5G infrastructure and upgrade feature phone users in critical regions, amid fierce competition from Reliance Jio and Vodafone Idea. Vodafone Idea is expanding its 4G services and preparing for a 5G rollout by March.

59. On December 4, the Directorate of Revenue Intelligence (DRI), India's premier investigating agency tasked with protecting the country's economic interests, celebrated its 67th year of establishment. The Directorate of Revenue Intelligence (DRI) is under which Ministry of the Government of India?

4 दिसंबर को, राजस्व खुफिया निदेशालय (DRI), भारत की प्रमुख जांच एजेंसी, जिसे देश के आर्थिक हितों की रक्षा करने का काम सौंपा गया है, ने अपनी स्थापना के 67वें वर्ष का जश्न मनाया। राजस्व खुफिया निदेशालय (DRI) भारत सरकार के किस मंत्रालय के अधीन है?

- (a) Ministry of Home Affairs
- (b) Ministry of Finance
- (c) Ministry of External Affairs
- (d) Ministry of Defence
- (e) Ministry of Electronics and Information Technology

Ans. b

Sol. DRI to celebrate 67 yrs of service: Fortifying India's economic frontlines
On December 4, the Directorate of Revenue Intelligence (DRI), India's premier investigative agency tasked with safeguarding the nation's economic interests, celebrates its 67th year of establishment.

Although the genesis of DRI can be traced to 1953 with the formation of the Central Revenue Intelligence Board, DRI was carved out as a specialised agency in 1957, with the primary objective of curbing the smuggling of goods, particularly contraband like gold, drugs, and other prohibited items.

Operating under the Department of Revenue (DoR) until June 1970, DRI was placed under the Ministry of Home Affairs for a brief period before being assigned to the Cabinet Secretariat.

In 1977, it was once again brought under the Ministry of Finance (DoR), where it continues to function today.

The Directorate General of GST Intelligence (formerly the Directorate General of Anti-Evasion/Directorate General of Central Excise Intelligence), which oversees goods and services tax-related intelligence work, and the Narcotics Control Bureau, before being established as specialised agencies, were also carved out from DRI.

60. International Day of Banks is observed every year on December 4. What is the theme of International Day of Banks 2024?

अंतर्राष्ट्रीय बैंक दिवस हर साल 4 दिसंबर को मनाया जाता है। अंतर्राष्ट्रीय बैंक दिवस 2024 का विषय क्या है?

- (a) Achieving sustainable development goals
- (b) Promoting global financial inclusion
- (c) Aligning with global development goals
- (d) Empowering Sustainable Development Through Finance.
- (e) Achieve the Sustainable Development Goals and reform the global financial architecture

Ans. d

Sol. 4 December - International Day of Banks

International Day of Banks is observed every year on December 4.

The day draws attention to the key functions that the banking system performs for the sustainable development of the countries and the globe as a whole. It commemorates the 2015 United Nations General Assembly resolution 74/245 which was passed on December 19, 2019.

Theme 2024 - Empowering Sustainable Development Through Finance.

The banks play an essential role in financial SDG projects in areas that include decent work and economic growth (SDG 8), business innovation (SDG 9), reduced inequality (SDG 10), and partnership for the delivery of the goals (SDG 17).

It is common during financial crises for development banks to come in and provide all the funding that the private sector may lack.

61. India's total external debt has increased by \$ 31 billion to _____ in 2023, according to World Bank International Debt Report.

विश्व बैंक की अंतर्राष्ट्रीय ऋण रिपोर्ट के अनुसार, भारत का कुल विदेशी ऋण 2023 में 31 बिलियन डॉलर बढ़कर _____ हो गया है।

- (a) \$ 346.79 billion
- (b) \$ 446.79 billion
- (c) \$ 546.79 billion
- (d) \$ 646.79 billion
- (e) \$ 746.79 billion

Ans. d

Sol. India's external debt rises by \$31 bn to \$647 bn in 2023: World Bank report
India's total external debt has increased by \$ 31 billion to \$ 646.79 billion in 2023, according to World Bank International Debt Report.

The report further said that interest payment increased from \$ 15.08 billion in 2022 to \$ 22.54 billion in 2023.

While the long-term debt stocks have risen 7 per cent to \$ 498 billion in 2023, short-term debt stocks declined marginally to \$ 126.32 billion in 2023.

According to the report, external debt stock as percentage of exports was 80 per cent, while debt servicing was 10 per cent of exports in 2023.

The World Bank International Debt Report, 2024, further said that net debt inflows during the year worked out to be \$ 33.42 billion, while the net equity inflows was higher at \$ 46.94 billion in 2023

62. Which country has been identified as the world's major target of mobile malware attacks by the Zscaler ThreatLabz 2024 Mobile IoT and OT Threat Report 2024?

Zscaler ThreatLabz 2024 मोबाइल IoT और OT खतरा रिपोर्ट 2024 द्वारा मोबाइल मैलवेयर हमलों के लिए दुनिया के प्रमुख लक्ष्य के रूप में किस देश की पहचान की गई है?

- (a) India
- (b) USA
- (c) Japan
- (d) South Korea
- (e) China

Ans. a

Sol. India emerges as Prime Global Target for Mobile Malware Attacks

According to a recently published Zscaler ThreatLabz 2024 Mobile IoT and OT Threat report, India has emerged as the most targeted country for mobile malware attacks.

The Report, published by the cloud security company Zscaler Inc. on 3rd December 2024, analysed security attacks by hackers on mobile and IoT/OT from June 2023 to May 2024.

28 % of the attacks on mobile phones in the world were reported from India. After India, the United States was second, followed by Canada, South Africa, and the Netherlands.

In the 2023 report, India was ranked third in the world after the United States and Canada. The United States remains the top target of Internet of Things (IoT) device attacks, followed by Singapore, the United Kingdom, Germany, and Canada.

Within the Asia Pacific region, India accounted for 66.5% of mobile malware attacks. Within the Asia Pacific region, India was ranked seventh as the origin of the malware. Last year, it was ranked fifth.

The major source of the origin of the malware in the Asia Pacific region was Singapore, followed by China and South Korea.

About malware

Malware, or malicious software, is a type of programme or file that steals data and damages or destroys the computer and its system. Cybercriminals or

hackers use malware. Common types of malware are computer viruses, worms, spyware, Trojan horses, and ransomware.

63. Where was the 2nd India-United Kingdom 2+2 Foreign and Defence Dialogue held?

दूसरा भारत-यूनाइटेड किंगडम 2+2 विदेश और रक्षा संवाद कहाँ आयोजित किया गया?

- (a) New Delhi
- (b) Mumbai
- (c) Bengaluru
- (d) Hyderabad
- (e) Chennai

Ans. a

Sol. 2nd India-UK 2+2 Foreign and Defence Dialogue held in New Delhi

The second India and the United Kingdom 2+2 Foreign and Defence Dialogue was held in New Delhi.

The first was held in New Delhi in October 2023, and both countries have agreed to hold their third Dialogue next year in the United Kingdom.

The 2+2 Foreign and Defence Dialogue is different from the 2+2 Foreign and Defence Minister Dialogue.

The 2+2 Foreign and Defence dialogue is a Senior official-level mechanism for discussing and reviewing all aspects of the India-UK Comprehensive Strategic Partnership.

The 2+2 Foreign and Defence Minister Dialogue is a ministerial-level discussion just below in importance, the summit-level meeting between the Prime Ministers of India and the United Kingdom.

64. Who is the first Indian to win a medal in the Asian Esports Games?

एशियाई ईस्पोर्ट्स खेलों में पदक जीतने वाले पहले भारतीय कौन हैं?

- (a) Parul Tyagi
- (b) Shikha Goel
- (c) Ahmad Muhaimin
- (d) Ankit Gupta
- (e) Pavan Kampelli

Ans. e

Sol. Pavan Kampelli wins historic maiden Medal at Asian Esports Games

India's Pavan Kampelli has made history by securing a bronze medal in eFootball at the 2024 Asian Esports Games held in Bangkok.

Pavan Kampelli also nicknamed "Mr Tomboy".

Pavan Kampelli won a historic bronze medal for India in the e-football event.

He defeated 2022 eFootball World Finals Winner (Mobile), Asgard Azizi of Indonesia, 2-1, to win the bronze medal.

Pawan Kampelli won a \$ 500 cash prize for his bronze medal win in the Games. Also, for the first time, an Indian has won a medal in an international e-football event.

Nattawat Namburee of Team Thailand won the gold medal, and Malaysia's Ahmad Muhaimin "Minbappe" Abdul Razak won the silver.

Esports is becoming popular in the world, where players play games over the internet through electronic devices like mobile phones, gaming consoles etc. The International Olympic Committee will host the inaugural Olympic Esports Games in Saudi Arabia in 2025.

About Asian Esports Games and Final Medal Tally

- The Asian Esports Games was organised by the Asian Electronic Sports Federation and was hosted by the Thailand Esports Federation with support from the Thailand government in Bangkok, Thailand
- One hundred seventy-nine athletes from 29 countries from Asia participated in the Asian Esports Games.
- Thailand topped the medal chart with 2 gold medals.

65. Netumbo Nandi-Ndaitwah of Namibia's ruling SWAPO party has been elected president and will be the country's first female leader. Namibia became independent from which country in 1990?

नामीबिया की सत्तारूढ़ SWAPO पार्टी की नेटुम्बो नंदी-नदैतवा को राष्ट्रपति चुना गया है और वह देश की पहली महिला नेता होंगी। नामीबिया 1990 में किस देश से स्वतंत्र हुआ था?

- (a) Zimbabwe
- (b) Botswana
- (c) Angola
- (d) Zambia
- (e) South Africa

Ans. e

Sol. Namibia elects Nandi-Ndaitwah as country's first female President. Netumbo Nandi-Ndaitwah of Namibia's ruling SWAPO party has been elected president and will be the country's first female leader.

Nandi-Ndaitwah, 72, is the current vice president. Her victory will extend SWAPO's 34 years in power since it led Namibia to independence from apartheid South Africa in 1990.

She received roughly 57 per cent of valid votes in the presidential race, according to a breakdown given by the Electoral Commission of Namibia.

Nandi-Ndaitwah needed to secure more than 50 per cent of the votes to secure a win.

She joined SWAPO in the 1960s when it was fighting for independence and has served in numerous senior roles including foreign minister in the democratic era.

About Namibia

- **Capital** – Windhoek
- **Currency** – Namibian dollar, South African rand
- **Prime Minister** – Saara Kuugongelwa
- **Official language** – English

66. In a significant development, an MoU was renewed for how many years between the Ministry of External Affairs (MEA) and the Department of Posts for the continued accessibility of passport services through the Post Office Passport Seva Kendras (POPSKs) in December 2024?

एक महत्वपूर्ण घटनाक्रम में, दिसंबर 2024 में डाकघर पासपोर्ट सेवा केंद्रों (POPSKs) के माध्यम से पासपोर्ट सेवाओं की निरंतर पहुंच के लिए विदेश मंत्रालय (MEA) और डाक विभाग के बीच कितने वर्षों के लिए एक समझौता ज्ञापन का नवीनीकरण किया गया?

- (a) 2 years
- (b) 3 years
- (c) 5 years
- (d) 7 years
- (e) 10 years

Ans. c

Sol. MOU renew between MEA and Department of Posts for Post Office Passport Seva Kendra Service Enhancement

In a significant development, an MoU was renewed for five years between the Ministry of External Affairs (MEA) and the Department of Posts for the continued accessibility of passport services through the Post Office Passport Seva Kendras (POPSKs).

Launched in 2017, the Post Office Passport Seva Kendras (POPSKs) service has been instrumental in facilitating passport-related services to over 1.52 Crore citizens, particularly in rural and underserved areas, ensuring wider accessibility to passport services for citizens across India.

The network of Post Office Passport Seva Kendras (POPSKs) has grown significantly over the years, with 442 centres currently operational nationwide. As part of this initiative, the number of Passport Seva Kendra's is planned to be extended to 600 centres across the country by 2028-29, ensuring greater accessibility and convenience for citizens expanding the annual customer base from 35 lakh to 1 crore over the next five years.

This initiative reflects the collaborative effort of both ministries to improving the citizen experience by ensuring a seamless, accessible, and efficient passport issuance process.

67. Consider the following options regarding the Anna Chakra platform that the Union government recently launched and Identify the INCORRECT option.

केंद्र सरकार द्वारा हाल ही में लॉन्च किए गए अन्न चक्र प्लेटफॉर्म के बारे में निम्नलिखित विकल्पों पर विचार करें और गलत विकल्प की पहचान करें।

- (a) The Union government has unveiled 'Anna Chakra', a groundbreaking supply chain optimization tool for the Public Distribution System (PDS).
- (b) It has been developed with the World Food Programme and IIT-Kanpur.
- (c) Preliminary assessments across 30 states project annual cost savings of Rs 250 crore with a Rs 58-crore reduction in quantity-kilometer metrics.
- (d) The government also launched the SCAN (Subsidy Claim Application for NFSA) portal.
- (e) All are correct

Ans. b

Sol. Govt launches 'Anna Chakra' platform to optimise PDS supply chain Food and Consumer Affairs Minister Pralhad Joshi has unveiled 'Anna Chakra', a groundbreaking supply chain optimization tool for the Public Distribution System (PDS).

Developed in partnership with the World Food Programme and IIT-Delhi, the system leverages advanced algorithms to optimize foodgrain movement across the country's logistics network.

The initiative covers 4.37 lakh Fair Price Shops and 6,700 warehouses, targeting the country's food security programme serving 81 crore beneficiaries.

Preliminary assessments across 30 states project annual cost savings of Rs 250 crore with a Rs 58-crore reduction in quantity-kilometer metrics.

The tool integrates with the Railways' Freight Operations Information System and the PM Gati Shakti platform, marking a significant technological upgrade.

The Union Minister of Consumer Affairs, Food and Public Distribution and New & Renewable Energy, Shri Pralhad Joshi launched 'Anna Chakra', the Public Distribution System (PDS) Supply chain optimisation tool and SCAN (Subsidy Claim Application for NFSA) portal a significant step towards modernizing the Public Distribution System and subsidy claim mechanisms of the States.

Simultaneously, Joshi launched the SCAN (Subsidy Claim Application for NFSA) portal, a single-window system for states to submit and process food subsidy claims, promising streamlined workflow automation.

The portal will ensure end-to-end workflow automation of all the processes for release and settlement of food subsidy using rule-based processing.

68. The Government of India has signed a \$50 million loan agreement with the Asian Development Bank (ADB) for climate-resilient water security in which state?

भारत सरकार ने किस राज्य में जलवायु-अनुकूल जल सुरक्षा के लिए एशियाई विकास बैंक (ADB) के साथ 50 मिलियन डॉलर के ऋण समझौते पर हस्ताक्षर किए हैं?

- (a) Manipur
- (b) Meghalaya
- (c) Tripura
- (d) Assam
- (e) Sikkim

Ans. b

Sol. India, ADB sign \$50 million loan for climate-resilient water security in Meghalaya

The Government of India and the Asian Development Bank (ADB) have signed a \$50 million loan agreement to strengthen water security in Meghalaya by constructing climate-adaptive water-harvesting systems.

The initiative aims to improve access to water, reduce community vulnerability to climate change, and promote sustainable development in the state.

The project aligns with the Meghalaya State Water Policy (MSWP) 2019, which seeks to achieve sustainable development, management, and utilisation of the state's water resources through a participatory approach, reduce vulnerability, and promote integrated water resource management.

The project will support the construction of 532 small water storage facilities across 12 districts. These facilities will incorporate climate-resilient designs to capture and manage heavy rainfall and flash floods during monsoon season. The stored water shall improve water security during the dry season.

The project will develop 3,000 hectares of command area to provide reliable irrigation areas for farmers. It will establish 50 weather stations for climate data gathering and monitoring, and micro-irrigation systems in Garo, Jaintia, and Khasi regions. The project will also pilot-test renewable energy micro-hydropower in three WHSs.

Recent Loan approved by ADB

- India and ADB sign \$98 million loan agreement **to boost horticulture productivity**
- Tata Power ties up with ADB for \$4.25 bn to finance clean energy projects
- India and ADB signed a **\$200 million loan** to help upgrade water supply, sanitation, urban mobility, and other urban services in the state of **Uttarakhand**.

- India and ADB sign \$434.25 million **for solar facility in Assam**
- India and ADB sign \$50 million **to improve water resources management, access to water, and community resilience to the effects of climate change in Meghalaya.**
- India and ADB sign 530 crore **to boost drinking water supply in 12 cities of Tripura state**

69. Union government has approved how much rupees grants each for 7 startups in technical textiles to boost innovation and sustainability in December 2024?

केंद्र सरकार ने दिसंबर 2024 में नवाचार और स्थिरता को बढ़ावा देने के लिए तकनीकी वस्तुओं में 7 स्टार्टअप के लिए प्रत्येक को कितने रुपये के अनुदान को मंजूरी दी है?

- (a) 10 lakh
- (b) 20 lakh
- (c) 40 lakh
- (d) 50 lakh
- (e) 1 crore

Ans. d

Sol. Centre approves ₹50 lakh grants each for 7 startups in technical textiles to boost innovation and sustainability

The Ministry of Textiles has approved the startups in Technical Textiles to boost innovation and sustainability and to foster transformative developments that will shape the industry's future.

Secretary of the Ministry of Textiles Rachna Shah has said this while chairing the 7th meeting of the Empowered Programme Committee of the National Technical Textiles Mission in New Delhi.

The National Technical Textiles Mission's Grant for Research and Entrepreneurship across Aspiring Innovators in Technical Textiles encourages young innovators, scientists, technologists, and startup ventures in the field of Technical Textiles to translate their ideas into commercial products and make India self-reliant.

The Empowered Programme Committee has approved 7 startup proposals under the GREAT scheme. The Government is providing a maximum fund support of Rs 50 lakhs per startup.

As of date, 8 startup proposals have been approved under NTTM, focusing on sustainability, composites, high-performance textiles, Meditech, and smart textiles, driving significant advancements in these crucial areas.

70. In December 2024, India signed an MoU with which country to establish a Joint Commission for Cooperation at the Foreign Minister's level?

दिसंबर 2024 में, भारत ने विदेश मंत्री स्तर पर सहयोग के लिए संयुक्त आयोग स्थापित करने के लिए किस देश के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए?

- (a) Kuwait
- (b) Bahrain
- (c) Jordan
- (d) Libya
- (e) Kyrgyzstan

Ans. a

Sol. India & Kuwait sign MoU to set up Joint Commission for Cooperation

India and Kuwait have signed an MoU to establish a Joint Commission for Cooperation at the Foreign Minister level to strengthen bilateral ties.

The MoU was signed between both countries during Kuwait's Foreign Minister Abdullah Ali Al Yahya's visit. This was the first visit to India by Abdullah Ali Al Yahya as Kuwait's Foreign Minister.

The agreement outlines the formation of new Joint Working Groups in sectors including trade, investment, education, technology, agriculture, security, and culture, and these groups will operate under the JCC to review and monitor bilateral relations between the two nations.

Recently India signed MoUs with others countries

- India UK sign agreement on Electric Propulsion System for Indian Navy
- India, Algeria sign MoU on bilateral defence cooperation
- India and Colombia sign Audio-Visual Co-Production Agreement to boost film co-production and cultural tie
- India and Jamaica signed four MoU to strengthen and boost their bilateral relationships.
- India and Republic of Uzbekistan sign Bilateral Investment Treaty in Tashken
- India and Bhutan Deepen Cooperation on Food Safety and Regulatory Standards

71. India has defeated which team in the final to win the 11th Men's Hockey Junior Asia Cup 2024?

भारत ने 11वें पुरुष हॉकी जूनियर एशिया कप 2024 के फाइनल में किस टीम को हराकर खिताब जीता है?

- (a) Japan
- (b) Malaysia
- (c) Bangladesh
- (d) South Korea
- (e) Pakistan

Ans. e

Sol. India wins 5th Men's Hockey Junior Asia Cup after Defeating Pakistan
The Indian Men's Junior Hockey team crushed Pakistan 5-3 in the final of the 11th Men's Hockey Junior Asia Cup 2024 to win the Men's Hockey Junior Asia Cup title for a record fifth time.

The 11th Men's Hockey Junior Asia Cup 2024 final was played at Muscat, Oman.

This was the fifth title win for the India team in the Men's Hockey Junior Asia Cup. Before their win in the 2024 edition, the Indian team had won the title in 2023, 2015, 2008 and 2004.

The title win in Muscat was also a promising start to the career of the legendary former Indian goalkeeper PR Sreejesh as the Men's Hockey team coach.

About 11th Men's Hockey Junior Asia Cup 2024

- The 11th edition of the Men's Hockey Junior Asia Cup 2024 was organised by the Asian Hockey Federation, the sports governing body in Asia.
- It was hosted by the Oman Hockey Association in Muscat. The tournament was open to players under 21 years of age.
- Ten teams participated in the tournament and were grouped into A and B
- Group A: India, Thailand, Chinese Taipei (Taiwan), South Korea and Japan
- Group B: Pakistan, Malaysia, China, Oman and Bangladesh.
- India progressed to the final by defeating Malaysia 3-1 in the semifinal, while Pakistan defeated Japan 4-2 in the other semifinals to reach the final.

72. Australian's Neale Fraser passed away recently at the age of 91. He was related to which sport?

ऑस्ट्रेलिया के नील फ्रेजर का हाल ही में 91 वर्ष की आयु में निधन हो गया। वह किस खेल से संबंधित थे?

- (a) Football
- (b) Tennis
- (c) Cricket
- (d) Golf
- (e) Badminton

Ans. b

Sol. Australian tennis great Neale Fraser dies aged 91

Australian tennis great Neale Fraser, who won 19 Grand Slam titles, has died aged 91.

The former world number one lifted three major singles titles, including Wimbledon in 1960, together with 16 Grand Slam doubles crowns.

In 1959 he won all three US titles -- singles, doubles and mixed -- at Forest Hills and led Australia to glory in the Davis Cup, a competition he became synonymous with and captained his country in.

73. In December 2024, Morgan Stanley lowered India's GDP growth target for FY25 to how much per cent from 6.7%?

दिसंबर 2024 में, मॉर्गन स्टेनली ने वित्त वर्ष 25 के लिए भारत के जीडीपी विकास लक्ष्य को 6.7% से घटाकर कितने प्रतिशत कर दिया?

- (a) 6.6%
- (b) 6.5%
- (c) 6.4%
- (d) 6.3%
- (e) 6.2%

Ans. d

Sol. India's GDP growth aim for FY25 further slashed to 6.3% by Morgan Stanley.

Morgan Stanley has again cut its GDP growth projection for India to 6.3 percent for this fiscal year, down from its earlier estimate of 6.7 per cent.

This come days after India's GDP slowed to a seven quarter low in the July-September quarter. Morgan Stanley had cut India's growth target for FY25 to 6.7% earlier in November and ahead of the Q2 GDP data.

India's GDP growth slowed to 5.4 per cent year-on-year (YoY) in the July-September quarter of 2024, marking its lowest level since March 2023.

This was below the 6.7 per cent growth seen in the previous quarter and also fell short of Morgan Stanley's forecast of 6.3 per cent, as well as the consensus estimate of 6.5 per cent.

Updated GDP List

- Morgan Stanley - 6.3% (FY25)
- Moody Ratings - 7.2% (CY24)
- S&P – 6.8% (FY25), 6.9% (FY26), 7% (FY27)
- IMF – 7% (FY25), 6.5% (FY26)
- World Bank – 7% (FY25)
- Moody's – 7.1% (CY24), 6.5% (CY25)
- ADB – 7% (FY24), 7.2%(FY25)
- Goldman Sachs – 6.7% (CY24), 6.4% (CY24)
- SBI – 7%

74. World Soil Day (WSD) is observed every year on 5 December. What is the theme of World Soil Day?

विश्व मृदा दिवस (WSD) हर साल 5 दिसंबर को मनाया जाता है। विश्व मृदा दिवस का विषय क्या है?

- (a) Soil and Water: A Source of Life
- (b) Soils: Where food begins
- (c) Halt Soil Salinization, Boost Soil Productivity
- (d) Keep soil alive, Protect soil biodiversity
- (e) Soil is Life

Ans. e

Sol. 5 December - World Soil Day

World Soil Day (WSD) is observed every year on 5 December.

Objective - To raise awareness about the critical role soil plays in our lives.

Theme 2024 - Soil is Life

World Soil Day serves as a global reminder of the need to address soil health challenges. Initiated by the International Union of Soil Sciences in 2002 and officially endorsed by the United Nations Food and Agriculture Organisation (FAO) in 2014, this observance calls for governments, communities, and individuals to take concrete steps toward sustainable soil management.

75. Bharatiya Janata Party's (BJP) Devendra Gangadharrao Fadnavis was sworn in as the Chief Minister of Maharashtra for the third time. In the 2024 Maharashtra Legislative Assembly election, Devendra Fadnavis won from which legislative assembly constituencies?

भारतीय जनता पार्टी (भाजपा) के देवेंद्र गंगाधरराव फडणवीस ने तीसरी बार महाराष्ट्र के मुख्यमंत्री के रूप में शपथ ली। 2024 के महाराष्ट्र विधान सभा चुनाव में, देवेंद्र फडणवीस ने किस विधान सभा निर्वाचन क्षेत्र से जीत हासिल की?

- (a) Amravati
- (b) Wardha
- (c) Nagpur South
- (d) Nagpur South West
- (e) Aurangabad East

Ans. d

Sol. Devendra Fadnavis sworn in as Maharashtra CM for 3rd time

Bharatiya Janata Party's (BJP) Devendra Gangadharrao Fadnavis was sworn in as the Chief Minister of Maharashtra for the third time.

In a ceremony held at the Azad Maidan of Mumbai, Governor C P Radhakrishnan administered the oath of office to Devendra Fadnavis.

Along with Devendra Fadnavis, two deputy Chief Ministers, Eknath Shinde of Shiv Sena and Ajit Pawar of the Nationalist Congress Party, were also sworn in as Deputy CM.

He succeeded his alliance partner Eknath Shinde of the Shiv Sena as the new Chief Minister of Maharashtra.

He was sworn in as the 21st Chief Minister of Maharashtra and is the second Brahmin after Shiv Sena's Manohar Joshi to be the Chief Minister of Maharashtra.

BJP emerged as the largest party with 132 seats in the 288 Maharashtra Legislative Assembly.

Devendra Fadnavis won his Nagpur South West assembly seat by over 39,000 votes, defeating Prafulla Gadadhe of the Congress party.

About Maharashtra

- **Capital** - Mumbai
- **Chief Minister** - Devendra Fadnavis (3rd time)
- **Deputy Chief Minister** - Eknath Sindhe & Ajit Pawar
- **Governor** - C P Radhakrishnan
- **Legislative Assembly Seats** - 288

76. Which initiative developed by the Reserve Bank Innovation Hub (RBIH) leverages AI and machine learning to address the issue of mule bank accounts used for financial frauds, being piloted with public sector banks?

रिज़र्व बैंक इनोवेशन हब (RBIH) द्वारा विकसित कौन सी पहल, वित्तीय धोखाधड़ी के लिए उपयोग किए जाने वाले खच्चर बैंक खातों के मुद्दे को हल करने के लिए AI और मशीन लर्निंग का लाभ उठाती है, जिसे सार्वजनिक क्षेत्र के बैंकों के साथ संचालित किया जा रहा है?

- (a) ZeroFraud.ai
- (b) model.ai
- (c) rbimini.ai
- (d) MuleHunter.ai
- (e) rbih.ai

Ans. d

Sol. RBI Innovation Hub develops MuleHunter.ai to combat mule account fraud. The Reserve Bank of India (RBI) Governor Shaktikanta Das said that the Reserve Bank Innovation Hub has developed an AI/ML-based model, MuleHunter.ai, which will be used to address the issue of mule bank accounts being used to commit financial frauds.

As part of the Reserve Bank's continued efforts to prevent and mitigate digital frauds, an innovative AI/ML-based model, namely MuleHunter.ai, has been developed by the Reserve Bank Innovation Hub (RBIH), Bengaluru. This will

help banks deal with the issue of mule bank accounts expeditiously and reduce digital frauds.

The RBI has taken several measures to prevent and mitigate digital frauds in the financial sector, including the issuance of cybersecurity and cyber fraud prevention guidelines, among others. According to the RBI, fraudsters use money mule accounts to channel the proceeds of frauds.

As a countermeasure, the RBI is also currently running a hackathon on the theme "Zero Financial Frauds," which includes a specific problem statement on mule accounts, to encourage the development of innovative solutions to contain the use of mule accounts.

77. Which cloud system provider has partnered with Data Science Wizards (DSW), a deep-tech AI platform company, to launch a fully managed Insurance AI Cloud Platform tailored for the Indian insurance industry?

किस क्लाउड सिस्टम प्रदाता ने भारतीय बीमा उद्योग के लिए तैयार किए गए एक पूरी तरह से प्रबंधित बीमा AI क्लाउड प्लेटफॉर्म को लॉन्च करने के लिए डीप-टेक AI प्लेटफॉर्म कंपनी डेटा साइंस विजार्ड्स (DSW) के साथ भागीदारी की है?

- (a) Infosys
- (b) TCS
- (c) Neysa
- (d) IBM
- (e) Juspay

Ans. c

Sol. Neysa and DSW join hands to launch Advanced AI Cloud Platform for Indian Insurance Sector

Neysa, an AI Acceleration Cloud System provider, and Data Science Wizards (DSW), a deep-tech AI platform company, have launched a fully managed Insurance AI Cloud Platform tailored for the Indian insurance industry.

The platform is designed to help insurers confidently build, optimize, and deploy AI/ML-powered digital solutions, enhancing operational efficiency, risk management, and customer-centric innovation.

With India's insurance penetration at a modest 4.2% of GDP in 2023, the need for digital transformation in the sector is critical.

The platform aims to bridge this gap, offering cutting-edge AI/ML solutions to boost consumer trust, drive efficiency, and enable insurers to scale up with customized offerings.

78. Which rocket was used by the Indian Space Research Organization (ISRO) to launch the European Space Agency's Probe 3 spacecraft?

भारतीय अंतरिक्ष अनुसंधान संगठन (इसरो) ने यूरोपीय अंतरिक्ष एजेंसी के प्रोब 3 अंतरिक्ष यान को लॉन्च करने के लिए किस रॉकेट का इस्तेमाल किया था?

- (a) PSLV- C 54
- (b) PSLV-C59
- (c) PSLV-C58
- (d) PSLV-C57
- (e) PSLV-C56

Ans. b

Sol. ISRO successfully launch ESA Probe 3 Spacecraft using PSLV C-59 Rocket
The Indian Space Research Organisation (ISRO) successfully launched the European Space Agency (ESA) Probe 3 Spacecraft from the First Launch Pad, Satish Dhawan Space Centre (SDSC-SHAR), Sriharikota Andhra Pradesh. The ESA Probe 3 was launched onboard ISRO's Polar Satellite Launch Vehicle (PSLV) C-59.

It was NewSpace India Limited's (NSIL) second successful mission in a fortnight after the launch of the GSAT-20/ GSAT-N2 satellite aboard SpaceX's Falcon 9 rocket.

About the ESA Probe 3 Spacecraft

- The ESA Probe 3 spacecraft is a technology demonstrator of the ESA. The spacecraft has two satellites.
- It is the world's first **precision formation-flying** mission in which a pair of satellites will fly together, maintaining a fixed configuration as if they were a single large rigid structure in space.
- The satellites will study the Sun's corona, the Sun's outermost atmosphere.

79. The Reserve Bank of India (RBI) has recently allowed Small Finance Banks (SFBs) to offer pre-sanctioned credit lines via the UPI. Which of the following option is incorrect regarding this?

भारतीय रिजर्व बैंक (RBI) ने हाल ही में लघु वित्त बैंकों (SFB) को UPI के माध्यम से पूर्व-स्वीकृत ऋण लाइनें प्रदान करने की अनुमति दी है। इस संबंध में निम्न में से कौन सा विकल्प गलत है?

- (a) Small Finance Banks can now provide credit products to customers through UPI accounts.
- (b) This facility was previously available only to payments banks.
- (c) This initiative aims to support underserved groups, including micro-entrepreneurs and rural businesses.
- (d) both a and b
- (e) both b and c

Ans. b

Sol. RBI allows small finance banks to offer pre-sanctioned credit via UPI

The Reserve Bank of India (RBI) has decided to permit Small Finance Banks to extend pre-sanctioned credit lines through the UPI.

This will further deepen financial inclusion and enhance formal credit, particularly for 'new to credit' customers.

Credit line on UPI was first introduced in September 2023 and was made available through Scheduled Commercial Banks (SCBs).

This move aims to support underserved groups, including small businesses, micro-entrepreneurs, and individuals in rural and semi-urban regions.

This development follows an important update from September 2023, when the RBI allowed Scheduled Commercial Banks to link pre-sanctioned credit lines to UPI accounts. Previously, this feature was unavailable to SFBs, Regional Rural Banks, and Payments Banks.

SFBs, known for their cost-efficient, technology-driven banking solutions for last-mile customers, will now be able to offer credit products to customers who are 'new-to-credit'. These products, typically involving smaller loan amounts and shorter terms, will offer much-needed support to people and businesses with limited access to formal credit.

80. Nagaland's major tourism and cultural festival, "Hornbill Festival", is celebrating its 25th anniversary in 2024, which is held every year from 1 to 10 December. Which of the following countries is not an international participant in the Hornbill Festival this year?

नागालैंड का प्रमुख पर्यटन और सांस्कृतिक उत्सव "हॉर्नबिल फेस्टिवल" 2024 में अपनी 25वीं वर्षगांठ मना रहा है, जो हर साल 1 से 10 दिसंबर तक आयोजित किया जाता है। इस साल हॉर्नबिल फेस्टिवल में निम्नलिखित में से कौन सा देश अंतरराष्ट्रीय भागीदार नहीं है?

- (a) UK
- (b) USA
- (c) Peru
- (d) Japan
- (e) France

Ans. e

Sol. 25 years of Hornbill Festival of Nagaland

Nagaland's signature tourism and cultural festival, "Hornbill Festival", is celebrating its 25th anniversary in 2024 that is annually held from December 1 to 10.

The Hornbill Festival, also famous as the "Festivals of Festivals", derives its name from the elusive Hornbill bird.

The Hornbill Festival was launched in 2000 by the Nagaland government as a celebration of Naga culture but over a period of time has grown in popularity and stature, attracting national and international visitors.

During the festival, 17 tribes of Nagaland showcase their culture and tradition through dances, processions, art exhibits and musical performances.

The Opening ceremony of the 25th edition of Hornbill Festival was held in the Kisama Heritage Village on 1 December 2024 and it was inaugurated by the Chief Minister of Nagaland Neiphiu Rio.

This year the international partners of the Hornbill Festival are the United Kingdom, the United States, Japan, and Peru. The partner state of this year's Hornbill festival is Sikkim.

Popular music composer A R Rahman was also a guest at the opening ceremony.

81. In December 2024, the centre approved the release of ₹944.80 crore to which state as two instalments of its share from the State Disaster Response Fund (SDRF) to help the state government's relief efforts in areas ravaged by Cyclone "Fengal"?

दिसंबर 2024 में, केंद्र ने चक्रवात "फेंगल" से तबाह हुए क्षेत्रों में राज्य सरकार के राहत प्रयासों में मदद करने के लिए राज्य आपदा प्रतिक्रिया कोष (एसडीआरएफ) से अपने हिस्से की दो किस्तों के रूप में किस राज्य को ₹944.80 करोड़ जारी करने को मंजूरी दी?

- (a) West Bengal
- (b) Odisha
- (c) Kerala
- (d) Tamil Nadu
- (e) Telangana

Ans. d

Sol. Centre approves ₹944 crore as Cyclone Fengal relief to Tamil Nadu, promises more after assessment reports

The Centre has approved the release of ₹944.80 crore to Tamil Nadu as two instalments of its share from the State Disaster Response Fund (SDRF) to help the state government's relief efforts in areas ravaged by Cyclone Fengal.

Concerning overall funds for disaster relief, the Centre claimed that more than ₹21,718.716 crore has already been released to 28 states so far, this financial year.

This includes ₹14,878.40 crore from SDRF to 26 states, ₹4,808.32 crore from NDRF to 18 states, ₹1,385.45 crore from the State Disaster Mitigation Fund (SDMF) to 11 states and ₹646.546 crore from the National Disaster Mitigation Fund (NDMF) to seven states.

82. The Union Cabinet has approved _____ Rithala-Kundli corridor of the Delhi Metro's Phase-IV project that will further enhance connectivity between the national capital and neighbouring Haryana.

केंद्रीय मंत्रिमंडल ने दिल्ली मेट्रो के चरण-4 परियोजना के _____ लंबे रिठाला-कुंडली कॉरिडोर को मंजूरी दे दी है, जो राष्ट्रीय राजधानी और पड़ोसी राज्य हरियाणा के बीच संपर्क को और बेहतर बनाएगा।

- (a) 6.463-km
- (b) 16.463-km
- (c) 26.463-km
- (d) 36.463-km
- (e) 46.463-km

Ans. c

Sol. Union Cabinet approves Rithala-Kundli corridor of Delhi Metro

The Union Cabinet has approved the 26.463-km Rithala-Kundli corridor of the Delhi Metro's Phase-IV project that will further enhance connectivity between the national capital and neighbouring Haryana.

The entire stretch will comprise 21 stations, all of them elevated. The corridor is scheduled to be completed in 4 years from the date of its sanction.

This line will be an extension of the presently operational Shaheed Sthal (New Bus Adda) - Rithala (Red Line) corridor and will boost connectivity in the north western parts of the national capital in areas such as Narela, Bawana, parts of Rohini etc. This entire stretch will comprise of 21 stations.

A total of 12 metro lines of about 392 km with 288 stations are being operated by DMRC in Delhi and NCR at present. Delhi Metro has the largest Metro network in India and is also one of the largest Metros in the world.

83. What decision did the Reserve Bank of India (RBI) make in its recent monetary policy review?

भारतीय रिजर्व बैंक (RBI) ने अपनी हालिया मौद्रिक नीति समीक्षा में क्या निर्णय लिया?

- (a) Increased the policy repo rate to 6.7%
- (b) Reduced the cash reserve ratio (CRR) by 50 bps to 4%
- (c) Raised the GDP growth projection to 7%
- (d) Increased the inflation projection to 5.5%
- (e) Raised the cash reserve ratio (CRR) by 50 bps to 5%

Ans. b

Sol. RBI keeps rates unchanged, cuts CRR by 50 bps to 4% - MPC review

The Reserve Bank of India's (RBI's) six-member monetary policy committee (MPC) has decided to keep the policy repo rate unchanged at 6.5 per cent — the status quo for an 11th straight time — maintaining a "neutral" stance.

Even as it reduced the cash reserve ratio (CRR) by 50 basis points to 4 per cent to boost liquidity in the system, it lowered the 2024-25 gross domestic product (GDP) growth projection to 6.6 per cent from 7.2 per cent earlier.

The inflation projection for this financial year, meanwhile, was increased by 30 bps to 4.8 per cent.

The December policy review came against the backdrop of the GDP growth rate declining to 5.4 per cent in the July-September quarter, and retail inflation breaching the central bank's tolerance band of 2-6 per cent to stand at a 14-month high of 6.2 per cent in October. The headline retail inflation rate is projected to reduce to the RBI's target of 4 per cent in the second quarter of the next financial year.

What is the Repo Rate and CRR?

•Repo rate is the rate at which the RBI lends to commercial banks, while CRR is the proportion of deposits that banks must keep with the central bank. One basis point is the hundredth of a percentage point.

RBI Current Policy Rate are as under –

- Policy Repo Rate – 6.50%
- Standing Deposit Facility (SDF) - 6.25%
- Marginal Standing Facility (MSF) - 6.75%
- Bank Rate - 6.75%
- Reverse Repo Rate – 3.35%
- Cash Reserve Ratio (CRR) – 4.00%
- Statutory Liquidity Ratio (SLR) – 18%

84. In December 2024, the SBI Card reached a significant milestone by surpassing 20 million credit cards in circulation. In which year did SBI Card start its credit card business?

दिसंबर 2024 में, एसबीआई कार्ड प्रचलन में 20 मिलियन क्रेडिट कार्ड को पार करके एक महत्वपूर्ण मील का पत्थर हासिल कर चुका है। एसबीआई कार्ड ने किस वर्ष अपना क्रेडिट कार्ड व्यवसाय शुरू किया था?

- (a) 1990
- (b) 1996
- (c) 1998
- (d) 2002
- (e) 2005

Ans. c

Sol. SBI Card surpasses milestone of 20 million credit cards in circulation
SBI Card has reached a significant milestone by surpassing 20 million credit cards in circulation.

It achieved the milestone of 20 million credit cards in force, having started its credit card business in 1998.

SBI Card has witnessed strong growth of around 25 per cent CAGR in cards in force and 26 per cent CAGR in spends between FY19 and FY24.

SBI Card is the second-largest card issuer in the country, after private sector lender HDFC Bank. Earlier in January 2024, HDFC Bank had achieved the milestone of 20 million cards in force.

As per latest data released by RBI for October, SBI Card's in circulation stood at nearly 19.8 million as compared to 19.58 million cards in September 2024.

Meanwhile, HDFC Bank had 22.64 million cards in circulation in October. The total number of outstanding credit cards in the system increased 12.85 per cent Year-on-Year (YoY) to 106.88 million led by HDFC Bank which added 241,119 cards followed by SBI Cards with 220,265 card additions.

85. The Reserve Bank of India (RBI) has proposed to introduce a new benchmark for the interest rate derivatives market based on secured money markets. This benchmark is to be known as Secured Overnight Rupee Rate (SORR). It will be developed with the support of

भारतीय रिजर्व बैंक (RBI) ने सुरक्षित मुद्रा बाजारों पर आधारित ब्याज दर डेरिवेटिव बाजार के लिए एक नया बेंचमार्क पेश करने का प्रस्ताव दिया है। इस बेंचमार्क को सुरक्षित ओवरनाइट रुपया दर (SORR) के नाम से जाना जाएगा। इसे _____ के सहयोग से विकसित किया जाएगा।

- (a) Deposit Insurance and Credit Guarantee Corporation of India
- (b) Indian Financial Technology and Allied Services
- (c) Financial Benchmarks India Limited
- (d) Reserve Bank Information Technology Private Limited
- (e) Reserve Bank Innovation Hub

Ans. c

Sol. RBI introduces new interest rate benchmark - SORR

The Reserve Bank of India (RBI) has proposed to introduce a new benchmark for the interest rate derivatives market based on secured money markets.

Based on the recommendations of the Mumbai Inter-Bank Offer Rate (MIBOR) Committee and the feedback received, and aligned with current market dynamics, the RBI has proposed to establish a benchmark derived from secured money markets, encompassing both basket repo and triparty repo (TREP).

This benchmark, to be known as Secured Overnight Rupee Rate (SORR), will be developed with the support of Financial Benchmarks India Limited (FBIL), which has been requested to take the proposal forward.

The introduction of SORR is expected to enhance transparency in benchmark-setting. Unlike the existing MIBOR, which is a polled rate derived by collecting

data from participants and averaging the responses after excluding outliers, SORR will be trade-based.

This means it will rely on actual transactions in secured money markets, making it more resistant to manipulation and reflective of real market dynamics.

While the shift is significant in terms of methodology, it is not expected to have an immediate market impact. Instead, it marks a step towards adopting global best practices, such as alignment with Secured Overnight Financing Rate (SOFR).

SOFR is a benchmark interest rate that reflects the cost of overnight borrowing, collateralised by US Treasury securities. It was introduced as an alternative to London Interbank Offered Rate (LIBOR), which had long been used globally across multiple currencies and financial contracts.

86. Who will chair the 68th Session of the UN Commission on Narcotic Drugs (CND) in Austria?

ऑस्ट्रिया में संयुक्त राष्ट्र के नारकोटिक ड्रग्स आयोग (CND) के 68वें सत्र की अध्यक्षता कौन करेगा?

- (a) India
- (b) France
- (c) USA
- (d) Nepal
- (e) Bhutan

Ans. a

Sol. India to chair UN Commission on Narcotic Drug

The Indian Embassy in Austria announced that India has been chosen to Chair the 68th Session of the UN Commission on Narcotic Drugs (CND).

India's Permanent Representative to the United Nations in Vienna, Ambassador Shambhu S Kumaran, officially assumed the Chairmanship of the UN Commission on Narcotic Drugs.

This is the first time that India has been named to Chair this important UN body.

The CND is the principal policy-making body of the United Nations on drug-related matters. It is mandated to monitor global drug trends, support Member States in formulating balanced policies, and oversee implementation of the major international drug conventions.

The CND is one of the functional commissions of the United Nations Economic and Social Council (ECOSOC) and a Governing Body of the United Nations Office on Drugs and Crime (UNODC) which is headquartered in Vienna.

As Chair, India will be expected to articulate interests of the Global South in line with its role in promoting interests and perspectives of developing nations in global discussions.

87. IIT Madras has completed a 410-meter Hyperloop test track, marking a significant milestone in India's journey toward futuristic transport systems. The project is being led by IIT Madras's Avishkar Hyperloop team in partnership with _____, a startup incubated at the institute.

आईआईटी मद्रास ने 410 मीटर का हाइपरलूप परीक्षण ट्रैक पूरा कर लिया है, जो भविष्य की परिवहन प्रणालियों की ओर भारत की यात्रा में एक महत्वपूर्ण मील का पत्थर है। इस परियोजना का नेतृत्व आईआईटी मद्रास की आविष्कार हाइपरलूप टीम द्वारा संस्थान में इनक्यूबेट किए गए स्टार्टअप _____ के साथ साझेदारी में किया जा रहा है।

- (a) FuFr
- (b) TuTr
- (c) SuSr
- (d) KuKr
- (e) JuJr

Ans. b

Sol. India's first Hyperloop train test track completed by IIT Madras
IIT Madras has completed a 410-meter Hyperloop test track, marking a significant milestone in India's journey toward futuristic transport systems. The project is being led by IIT Madras's Avishkar Hyperloop team in partnership with TuTr, a startup incubated at the institute. The Avishkar Hyperloop team comprises 76 undergraduates and postgraduate students from IIT Madras. The Hyperloop concept, originally popularised by Elon Musk in 2012, is now gaining traction worldwide, and this development takes India closer to adopting cutting-edge transportation technology.

The technology will be implemented in two phases: the first phase will feature an 11.5-kilometre test track to validate and certify the technology. Upon successful trials, the second phase will expand the track to nearly 100 kilometres.

Hyperloop trains are designed to reach speeds of up to 1,100 km/h, with an operational speed of around 360 km/h. The system operates within a vacuum-sealed, frictionless environment, offering faster travel and higher energy efficiency.

The first full-scale Hyperloop project in India is planned for the Mumbai-Pune corridor. This ambitious system aims to cut travel time between the two cities to just 25 minutes, though it is still in the early stages of development.

WHAT IS HYPERLOOK TECHNOLOGY?

- Hyperloop is a high-speed transportation system in which pods, functioning as pressurised vehicles, travel at incredible speeds through low-pressure tubes.
- Each pod, capable of carrying 24-28 passengers, will travel directly between destinations without stops, making it a highly efficient and promising solution for point-to-point travel.

88. In December 2024, the Reserve Bank of India enhanced the collateral-free agriculture loans limit to how much rupees per borrower from the existing Rs 1.6 lakh?

दिसंबर 2024 में, भारतीय रिजर्व बैंक ने प्रति उधारकर्ता जमानत-मुक्त कृषि ऋण सीमा को मौजूदा 1.6 लाख रुपये से बढ़ाकर कितने रुपये कर दिया?

- (a) 2 lakh
- (b) 3 lakh
- (c) 4 lakh
- (d) 5 lakh
- (e) 2.5 lakh

Ans. a

Sol. RBI raises collateral-free agriculture loan limit to Rs 2 lakh per borrower from 1.6 lakh

The Reserve Bank of India enhanced the collateral-free agriculture loans limit to Rs 2 lakh per borrower from the existing Rs 1.6 lakh.

At present, banks are required to extend collateral-free agriculture loans up to Rs 1.6 lakh per borrower. This limit was enhanced from Rs 1 lakh, set in the year 2010 to Rs 1.6 lakh in the year 2019.

This will enhance coverage of small and marginal farmers in the formal credit system.

89. International Civil Aviation Day is celebrated every year on which day?

अंतर्राष्ट्रीय नागरिक उड्डयन दिवस हर साल किस दिन मनाया जाता है?

- (a) 4 December
- (b) 5 December
- (c) 6 December
- (d) 8 December
- (e) 7 December

Ans. e

Sol. 7 December - International Civil Aviation Day

International Civil Aviation Day is celebrated every year on December 7.

It is important to recognise the role of aviation in global connectivity, economic development, and fostering cultural exchange.

Theme 2024 - Safe Skies. Sustainable Future: Together for the next 80 years

This day also draws attention to the challenges faced by the aviation industry and the progress made in ensuring the safety, sustainability, and accessibility of air travel.

7 December 2024 marks the 80th anniversary of the signing of the Convention on International Civil Aviation in Chicago, United States. For eight decades, this defining international agreement has served as the foundation for the development of the global civil aviation system to the benefit of all nations.

90. What is the name of the AI-powered digital assistant developed by Wipro and SIAM.AI for Thailand's tourism authority?

थाईलैंड के पर्यटन प्राधिकरण के लिए विप्रो और SIAM.AI द्वारा विकसित AI-संचालित डिजिटल सहायक का नाम क्या है?

- (a) ChatTour
- (b) Sukjai
- (c) TravelGenie
- (d) AIExplore
- (e) Mera.ai

Ans. b

Sol. Wipro and SIAM.AI tie up to develop AI-powered assistant 'Sukjai' for Thailand's tourism authority

Wipro has collaborated with SIAM.AI, a member of the NVIDIA Cloud Partner program in Thailand.

The companies will leverage NVIDIA computing and software to develop an AI-powered digital assistant for the Tourism Authority of Thailand. This collaboration will utilise infrastructure, data, and networks within the country. 'Sukjai' will also provide 24/7 support and information on transportation guidelines and schedules, destinations and lodging availability, recommended activities based on interest, and crowd flow information at top attractions. It will offer customised recommendations based on individual preferences and include information on emergency services and safety and security alerts.

91. In December 2024, what is the name of the unmanned surface vessel handed over by GRSE to DRDO?

दिसंबर 2024 में, GRSE द्वारा DRDO को सौंपे गए मानवरहित सतह पोत का नाम क्या है?

- (a) Jalveer
- (b) Jaldoot
- (c) Jalrakshak
- (d) Jalpari
- (e) Jalvahan

Ans. b

Sol. GRSE hands over unmanned surface vessel 'Jaldoot' to DRDO

Defence PSU Garden Reach Shipbuilders & Engineers (GRSE) formally handed over the "Jaldoot" Unmanned Surface Vessel (USV) to the Defence Research and Development Organisation's (DRDO's) Naval Science and Technological Laboratory (NSTL) in Visakhapatnam after completing its trials successfully. Jaldoot was delivered after successfully completing acceptance trials from October 17 to October 21. The USV, designed and developed jointly by GRSE and NSTL, DRDO, for survey and communication missions, features compact dimensions and weight, said the GRSE.

A domestic technology start-up partner, M/s Rekise Marine, was nurtured in the design and development of Jaldoot.

The Kolkata-based PSU stated that, powered by a rechargeable lithium-ion battery, the vessel supports waypoint navigation, station-keeping, and failsafe behaviours.

92. Who has been appointed as the acting secretary of the BCCI?

बीसीसीआई के कार्यवाहक सचिव के रूप में किसे नियुक्त किया गया है?

- (a) Rahul Dravid
- (b) Devajit Saikia
- (c) Roger Binny
- (d) Sourav Ganguly
- (e) Anurag Thakur

Ans. b

Sol. Former Assam Cricketer Devajit Saikia appointed as BCCI's acting Secretary after Jay Shah

Former Assam cricketer Devajit Saikia has been named as the acting secretary of the Board of Control for Cricket in India (BCCI).

He will replace BCCI president Jay Shah who recently took over the reigns as ICC chairman.

Board president Roger Binny used his constitutional powers for the appointment. Saikia worked as a joint secretary at BCCI earlier.

About Board of Control for Cricket in India (BCCI)

- Founded - December 1928
- Headquarters - Mumbai
- President - Roger Binny
- Secretary - Devajit Saikia (acting)

93. Whose death anniversary is commemorated on Mahaparinirvan Diwas?

महापरिनिर्वाण दिवस पर किसकी पुण्य तिथि मनाई जाती है?

- (a) Mahatma Gandhi

- (b) Jawaharlal Nehru
- (c) Dr. Bhimrao Ramji Ambedkar
- (d) Sardar Vallabhbhai Patel
- (e) Subhas Chandra Bose

Ans. c

Sol. 6 December - Mahaparinirvan Diwas

Mahaparinirvan Diwas is observed annually on December 6, marks the death anniversary of Dr. Bhimrao Ramji Ambedkar, the architect of modern India and a tireless advocate for social justice.

Dr. Ambedkar, a principal architect of the Indian Constitution and a pioneer in the fight against caste-based discrimination, passed away in 1956. This year, the 69th Mahaparinirvan Diwas commemorated at Prerna Sthal in the Parliament House Complex.

Dr. Ambedkar's contributions to Indian society are celebrated for his unwavering commitment to social equality and justice. Born on April 14, 1891, in Mhow, Madhya Pradesh, he emerged as a distinguished scholar, lawyer, economist, and a leader for the oppressed.

He devoted his life to combating caste discrimination, uplifting Dalits and promoting a vision of equality and dignity for all.

94. Who has been appointed as the RBI representative on the Insolvency and Bankruptcy Board of India (IBBI) ?

भारतीय दिवाला एवं शोधन अक्षमता बोर्ड (आईबीबीआई) में आरबीआई के प्रतिनिधि के रूप में किसे नियुक्त किया गया है?

- (a) Shaktikanta Das
- (b) Vaibhav Chaturvedi
- (c) Rajiv Kumar
- (d) Urjit Patel
- (e) Raghuram Rajan

Ans. b

Sol. Govt appoints Vaibhav Chaturvedi as RBI representative on IBBI board

The government has appointed Vaibhav Chaturvedi as the ex-officio member of the Insolvency and Bankruptcy Board of India (IBBI).

Currently, Chaturvedi is the Chief General Manager of the Reserve Bank of India (RBI).

As the Reserve Bank of India's (RBI's) representative, Chaturvedi will contribute to the IBBI's efforts in ensuring a smooth and transparent resolution process under the Code, which aims to resolve stressed assets and enhance credit discipline in the financial sector.

IBBI, established in 2016, under the Insolvency and Bankruptcy Code, 2016, is responsible for the implementation of the code. The board plays a critical role in promoting transparency and accountability in the insolvency resolution process.

Recent Appointment in Banking & Insurance Sector

- **MD & CEO of SBI Funds Management** - Nand Kishore (replace Shamsheer Singh)
- **MD and CEO of Indian Bank** - Binod Kumar (replace S L Jain) *final approval pending*
- **DBS Bank India** - Rajat Verma (replace Surojit Shome)
- **Country manager for India** - Rishi Chhabra
- **Chief General Manager of SBI for New Delhi Circle** - Debasish Mishra
- **MD and CEO of IFCI Ltd.** - Rahul Bhawe

95. Who has been appointed as the new Prime Minister of Burkina Faso by the junta leader?

जुंटा नेता द्वारा बुर्किना फासो का नया प्रधान मंत्री किसे नियुक्त किया गया है?

- (a) Rimalba Jean Emmanuel Ouedraogo
- (b) Apollinaire Joachim Kyelem de Tambela
- (c) Blaise Compaoré
- (d) Roch Marc Christian Kaboré
- (e) Paul-Henri Sandaogo Damiba

Ans. a

Sol. Burkina Faso Junta Chief appoints new PM after Dissolving Government
Captain Ibrahim Traore, the junta leader in Burkina Faso has appointed Rimalba Jean Emmanuel Ouedraogo as the country's new prime minister, a day after dissolving the government.

Ouedraogo, a journalist and former communications minister, replaces Apollinaire Joachim Kyelem de Tambela, who had led three military-appointed governments since Traore's rise to power in September 2022.

Ouedraogo, a close ally of Traore, has served as editor-in-chief and director of state television and was the government's spokesperson after Traore's coup.

About Burkina Faso

- Capital- Ouagadougou
- Currency- West African CFA franc
- Continent- Africa
- PM - Rimalba Jean Emmanuel Ouedraog

96. In December 2024, Prime Minister Narendra Modi has launched 'Bima Sakhi Yojana' in Panipat to promote financial literacy and insurance awareness among women. What is the age range of women eligible for the 'Bima Sakhi Yojana'?

दिसंबर 2024 में, प्रधानमंत्री नरेंद्र मोदी ने महिलाओं में वित्तीय साक्षरता और बीमा जागरूकता को बढ़ावा देने के लिए पानीपत में 'बीमा सखी योजना' शुरू की है। 'बीमा सखी योजना' के लिए पात्र महिलाओं की आयु सीमा क्या है?

- (a) 15-65 years
- (b) 18-60 years
- (c) 18-70 years
- (d) 21-65 years
- (e) 25-70 years

Ans. c

Sol. PM Modi launched 'Bima Sakhi Yojana' for women

Prime Minister Narendra Modi has launched 'Bima Sakhi Yojana' in Panipat to promote financial literacy and insurance awareness among women.

This initiative of Life Insurance Corporation of India (LIC) is designed to empower women aged 18-70 years, who are Class X pass. They will receive specialized training and a stipend for the first three years to promote financial literacy and insurance awareness.

After training, they can serve as LIC agents and the graduate Bima Sakhis would have the opportunity to qualify for being considered for Development Officer roles in LIC.

Additionally, PM Modi also laid the foundation stone of the Main campus of Maharana Pratap Horticultural University, Karnal. The main campus and six regional research stations, spread over 495 acres, will be established at a cost of over Rs 700 crore.

The University will have one College of Horticulture for Graduate and Post-Graduate studies and five schools covering 10 horticulture disciplines. It will work towards crop diversification and world class research for development of horticulture technologies.

97. Who inaugurated the Fourth Edition of the India Internet Governance Forum (IIGF) 2024?

भारत इंटरनेट गवर्नेंस फोरम (IIGF) 2024 के चौथे संस्करण का उद्घाटन किसने किया?

- (a) Rajeev Chandrasekhar
- (b) Jitin Prasada
- (c) Ashwini Vaishnaw
- (d) Nirmala Sitharaman
- (e) Narendra Modi

Ans. b

Sol. Union Minister Jitin Prasada inaugurated Fourth Edition of India Internet Governance Forum

The India Internet Governance Forum (IIGF) 2024 was held at the Bharat Mandapam Convention Center, Pragati Maidan, New Delhi.

Supported by the Ministry of Electronics and Information Technology (MeitY) and the National Internet Exchange of India (NIXI), this initiative by India's multi-stakeholder community aims to explore critical aspects of Internet governance, foster meaningful dialogue, and highlight India's leadership in the global digital landscape.

The event was inaugurated by the Union Minister of State for Electronics & Information Technology and Commerce and Industry, Jitin Prasada, in the presence of S. Krishnan, Secretary, MeitY.

98. Which of the following option is correct regarding the "Prashasan Gaon Ki Ore" campaign?

"प्रशासन गाँव की ओर" अभियान के बारे में निम्नलिखित में से कौन सा कथन सही है?

- (a) The campaign will be held during the good governance week from December 19 to 24.
- (b) To address public grievances and improve service delivery at the tehsil and panchayat level.
- (c) It is a decentralized version of Special Campaign 4.0 that is conducted in central ministries and departments.
- (d) In this campaign, over 700 district collectors will be participating and officials will be visiting tehsils and panchayat samiti headquarters.
- (e) all are correct

Ans. e

Sol. Centre to launch 'Prashasan Gaon Ki Ore' campaign for improving service delivery

The Centre will launch "Prashasan Gaon Ki Ore", a nation-wide campaign to redress public grievances and improve service delivery, during the good governance week from December 19 to 24.

In this campaign, over 700 district collectors will be participating and officials will be visiting tehsils and panchayat samiti headquarters.

Prashasan Gaon Ki Ore is a decentralised version of special campaign 4.0 conducted in central ministries and departments and public sector undertakings (PSUs) from October 2 to 31, 2024.

This is the third time that the government of India will be conducting a national campaign at the tehsil level to address public grievances and improve service delivery, the personnel ministry statement said.

The preparatory phase of the good governance week 2024 will start from December 11-18.

99. What is the primary objective of the PMeVIDYA DTH 24x7 Channel No. 31 for Indian Sign Language (ISL), recently launched by Union Minister for Education Dharmendra Pradhan?

केंद्रीय शिक्षा मंत्री धर्मेन्द्र प्रधान द्वारा हाल ही में लॉन्च किए गए भारतीय सांकेतिक भाषा (आईएसएल) के लिए पीएमईविद्या डीटीएच 24x7 चैनल नंबर 31 का प्राथमिक उद्देश्य क्या है?

- (a) To promote Indian Sign Language (ISL) as both a communication tool and a subject of study.
- (b) To provide only entertainment content for hearing-impaired students.
- (c) To focus on learning English for hearing-impaired children.
- (d) To teach regional languages to hearing-impaired students.
- (e) To serve as a resource for urban students only.

Ans. a

Sol. Dharmendra Pradhan launches PMeVIDYA DTH 24x7 Channel No. 31 for Indian Sign Language

Union Minister for Education Dharmendra Pradhan has launched the PMeVIDYA DTH 24x7 Channel No. 31 for Indian Sign Language (ISL) in New Delhi.

This move aligns with the **objectives of the National Education Policy (NEP) 2020** and is set to transform the educational experience for hearing-impaired students across the country.

The establishment of a dedicated **PM e-VIDYA DTH Channel** for ISL reflects the government's commitment to addressing the educational needs of children with hearing impairments.

The **PM e-VIDYA ISL channel** aims to make ISL more widely recognised and accepted, not only as a communication tool but as a subject of study akin to other languages such as Hindi and English. This launch is a significant milestone in India's journey toward inclusive education, ensuring that no child is left behind due to their hearing impairment.

The channel will serve as an accessible platform to promote ISL as both a language and an academic subject. This development will not only provide resources for students but will also offer curriculum-based content for teachers, teacher educators, and other key educational stakeholders.

100. When is Armed Forces Flag Day celebrated in India?

भारत में सशस्त्र सेना झंडा दिवस कब मनाया जाता है?

- (a) 7 December
- (b) 8 December
- (c) 11 December
- (d) 10 December

(e) 6 December

Ans. a

Sol. 7 December - Armed Forces Flag Day or Flag Day

Armed Forces Flag Day or Flag Day is celebrated every year on 7 December.

The day is commemorated to honour the soldiers and the bravehearts, who lost their lives in the line of duty. Since December 7, 1949, this day has been observed to pay respect to the military forces. The Armed Forces Flag Day is also dedicated to raising funds from Indian citizens for the welfare of Indian Armed Forces troops.

The Defence Minister's committee created the Armed Forces Flag Day Fund in 1949. In 1993, the Indian Defense Ministry merged all related welfare funds, including those for war victims, the Kendriya Sainik Board Fund, the ex-servicemen's welfare fund, and other units, into a unified Armed Forces Flag Day fund.

101. Which date was declared as World Meditation Day by the UNGA?

संयुक्त राष्ट्र महासभा द्वारा किस तिथि को विश्व ध्यान दिवस घोषित किया गया?

- (a) 17 December
- (b) 18 December
- (c) 11 December
- (d) 19 December
- (e) 21 December

Ans. e

Sol. UNGA declares December 21 as World Meditation Day

India co-sponsored a UN General Assembly draft resolution that was unanimously adopted to proclaim December 21 as World Meditation Day. India, including Liechtenstein, Sri Lanka, Nepal, Mexico and Andorra, was a member of the core group of countries that guided the unanimous adoption of the resolution titled 'World Meditation Day' in the 193-member UN General Assembly.

The resolution, introduced by Liechtenstein, was also cosponsored by Bangladesh, Bulgaria, Burundi, the Dominican Republic, Iceland, Luxembourg, Mauritius, Monaco, Mongolia, Morocco, Portugal and Slovenia.

102. What was the main focus of the India-Norway Business Forum held in Mumbai in December 2024?

दिसंबर 2024 में मुंबई में आयोजित भारत-नॉर्वे व्यापार मंच का मुख्य फोकस क्या था?

- (a) To discuss avenues for strengthening trade and investment ties between India and Norway across priority sectors.
- (b) To encourage Norwegian companies to invest in India's tourism industry.
- (c) To highlight maritime challenges specific to Norwegian companies in India.

- (d) To promote cultural exchanges between India and Norway.
- (e) To explore Norway's role in global sustainability efforts unrelated to India.

Ans. a

Sol. India and Norway forge deeper economic partnerships, tackling business collaboration challenges

The India-Norway Business Forum was held in Mumbai organized by the Confederation of Indian Industry (CII) in collaboration with the Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry, Government of India.

The forum brought together policymakers, industry leaders, and stakeholders to discuss avenues for deepening India-Norway trade and investment ties across priority sectors.

The forum featured a presentation of the Business Climate Survey by Innovation Norway, which outlined the growing confidence of Norwegian companies in India.

Many companies expressed satisfaction with India's improving business environment and reaffirmed their commitment to expanding operations in the country.

The forum also provided a platform for constructive dialogue between Indian and Norwegian industries, offering opportunities to explore synergies and shared challenges across sectors such as, energy, maritime, and sustainability. The India-Norway Business Forum reaffirms the commitment of both nations to strengthen the partnership and work collaboratively toward achieving sustainable growth and development.

103. What was the primary focus of the International Conclave 2024 organized by the Insolvency and Bankruptcy Board of India (IBBI) in association with INSOL India?

भारतीय दिवाला एवं शोधन अक्षमता बोर्ड (IBBI) द्वारा INSOL इंडिया के सहयोग से आयोजित अंतर्राष्ट्रीय सम्मेलन 2024 का मुख्य फोकस क्या था?

- (a) To discuss "Insolvency Resolution: Evolution & Global Perspective".
- (b) To explore India's economic growth and its impact on insolvency laws.
- (c) To introduce new laws related to cross-border insolvency in India.
- (d) To review the role of small businesses in the Indian insolvency framework.
- (e) To analyze India's performance in global trade disputes.

Ans. a

Sol. Insolvency and Bankruptcy Board of India in association with INSOL India organises International Conclave 2024

The Insolvency and Bankruptcy Board of India (IBBI) in association with INSOL India organized an International Conclave focusing on "Insolvency Resolution: Evolution & Global Perspective".

The event brought together distinguished experts and practitioners from across jurisdictions to share insights and experiences in insolvency resolution.

The Conclave included three panel discussions. The first Panel Discussion was on the theme "Issues, Recent Developments & New Trends in Restructuring & Insolvency Across Jurisdictions". The session was chaired by Mr. Sumant Batra, President of the Insolvency Law Academy.

The second Panel Discussion was on the theme "Judgment Enforcement, Asset Recovery and Personal Guarantees".

The session was chaired by Ms Anita Shah Akella, Joint Secretary, MCA.

The third Panel Discussion focused on the "Role of Institutional Creditors in Corporate Resolution Across Jurisdictions".

Mr. Ravi Mital- Chairperson, IBBI.

104. What was the theme of the Western Air Command Commanders' Conference 2024?

पश्चिमी वायु कमान कमांडरों के सम्मेलन 2024 का विषय क्या था?

- (a) Bharatiya Vayu Sena - Sashakt, Saksham, Atmanirbhar
- (b) Mission, Excellence, and Leadership
- (c) Strengthening India's Defense Frontiers
- (d) Empowering Future Leaders in Aviation
- (e) Humanitarian Assistance and Disaster Readiness

Ans. a

Sol. Western Air Command Commanders' Conference 2024: Enhancing Readiness and Operational Excellence

The Western Air Command's (WAC) two-day Commanders' Conference, held in New Delhi, featured Air Chief Marshal AP Singh, Chief of the Air Staff (CAS), as the chief guest, who was received with a ceremonial Guard of Honour.

The CAS emphasized the need for focused training to ensure readiness for multi-domain warfare, aligning with the theme "Bharatiya Vayu Sena - Sashakt, Saksham, Atmanirbhar" and urged collective efforts to advance the Indian Air Force (IAF).

Discussions included enhancing operational capability through better training and planning, early operationalization of new equipment, ensuring safety and security, and empowering leadership to build a future-ready force.

The CAS commended WAC for their prompt humanitarian assistance and disaster relief (HADR) responses domestically and internationally, maintaining

high operational excellence, and upholding IAF's core values of "Mission, Integrity, and Excellence."

105. International Anti-Corruption Day is observed annually on 9 December to raise awareness about corruption and promote measures to combat it. Which organization established International Anti-Corruption Day?

भ्रष्टाचार के बारे में जागरूकता बढ़ाने और इससे निपटने के उपायों को बढ़ावा देने के लिए हर साल 9 दिसंबर को अंतर्राष्ट्रीय भ्रष्टाचार विरोधी दिवस मनाया जाता है। किस संगठन ने अंतर्राष्ट्रीय भ्रष्टाचार विरोधी दिवस की स्थापना की?

- (a) World Bank
- (b) United Nations
- (c) International Monetary Fund
- (d) World Economic Forum
- (e) Transparency International

Ans. b

Sol. 9 December - International Anti-Corruption Day

International Anti-Corruption Day is observed annually on 9 December to raise awareness about corruption and promote measures to combat it.

Theme 2024 - Uniting with Youth Against Corruption: Shaping Tomorrow's Integrity

Established by the United Nations, the day highlights the role of governments, organizations, and individuals in eradicating corruption to foster accountability, transparency, and sustainable development worldwide.

106. Who accepted the Technology Adoption Award on behalf of Hindustan Shipyard Limited (HSL) at the 3rd PSU Transformation Awards 2024?

तीसरे पीएसयू परिवर्तन पुरस्कार 2024 में हिंदुस्तान शिपयार्ड लिमिटेड (एचएसएल) की ओर से प्रौद्योगिकी अपनाने का पुरस्कार किसने स्वीकार किया?

- (a) Sarath Chandra
- (b) Tirupat Naik
- (c) Rajesh Kumar
- (d) Suresh Reddy
- (e) Arvind Sharma

Ans. b

Sol. HSL shines at 3rd PSU Transformation Awards 2024

Hindustan Shipyard Limited (HSL) has been honoured with two prestigious awards at the '3rd PSU Transformation Awards 2024' ceremony, held at Shangri-La, New Delhi.

The awards spotlight HSL's commitment to innovation and excellence in the shipbuilding industry. HSL received recognition in two key categories:

1. Innovative Product Development Award for its pioneering fender arrangement in Tugs for Submarines. This accolade was accepted by Sarath Chandra, Senior Manager (Design).

2. Technology Adoption Award for implementing an innovative method of installing Retractable Thrusters in Diving Support Vessels. Tirupat Naik, Senior Manager (Engineering), received the award on behalf of HSL

The PSU Transformation Awards celebrate the outstanding contributions of Public Sector Undertakings (PSUs) in driving growth, innovation, and efficiency. HSL's dual recognition at this prestigious platform underscores its pivotal role in advancing the nation's maritime capabilities.

107. Who won the Ghana presidential election and achieved a political comeback in 2024?

घाना के राष्ट्रपति चुनाव में किसने जीत हासिल की और 2024 में राजनीतिक वापसी की?

- (a) Nana Akufo-Addo
- (b) John Dramani Mahama
- (c) Kwame Nkrumah
- (d) John Atta Mills
- (e) Jerry John Rawlings

Ans. b

Sol. John Dramani Mahama wins Ghana presidential election

National Democratic Congress (NDC) presidential candidate and former Ghanaian President John Dramani Mahama who is returning as Ghana's president eight years after losing power, achieved his political comeback on a promise to mend the West African country's economy.

The eldest son of a wealthy rice trader turned politician, Mahama became Ghana's interim leader in 2012 after the sudden death of President John Atta Mills, under whom Mahama served as vice president.

He was first elected to parliament in 1996 and served as communications minister from 1998 to 2001. Atta Mills appointed him vice president in 2009.

Newly Appointed Prime Minister & President

- PM of Burkina Faso - Rimalba Jean Emmanuel Ouedraogo
- President of Namibia - Nandi-Ndaitwah (country's first female President)
- President of Uruguay - Yamandu Orsi (replace Luis Lacalle Pou)
- PM of Haiti - Alix Didier Fils-Aime
- PM of Japan - Shigeru Ishiba
- President of USA - Donald Trump (47th)

108. Canara Bank has launched a two-day nationwide Credit Outreach program to support the growth of Micro, Small, and Medium Enterprises (MSMEs). How

many MSME clusters were covered by Canara Bank's Nationwide Credit Outreach Program?

केनरा बैंक ने सूक्ष्म, लघु और मध्यम उद्यमों (MSME) के विकास का समर्थन करने के लिए दो दिवसीय राष्ट्रव्यापी क्रेडिट आउटरीच कार्यक्रम शुरू किया है। केनरा बैंक के राष्ट्रव्यापी क्रेडिट आउटरीच कार्यक्रम में कितने एमएसएमई क्लस्टर शामिल थे?

- (a) 150 clusters
- (b) 238 clusters
- (c) 300 clusters
- (d) 438 clusters
- (e) 508 clusters

Ans. b

Sol. Canara Bank launched Nationwide Credit Outreach Program to Empower MSMEs

Canara Bank has launched a two-day nationwide Credit Outreach program to support the growth of Micro, Small, and Medium Enterprises (MSMEs) across 238 MSME clusters in key industrial and business regions.

The initiative provided entrepreneurs with tailored financial solutions, advisory services, and access to government-sponsored schemes to enhance their business growth.

The program was led by Canara Bank's top management, including MD and CEO Shri. K. Satyanarayana Raju, and Executive Directors Shri. Debashish Mukherjee, Shri. Ashok Chandra, Shri. Hardeep Singh Ahluwalia, and Shri. Bhavendra Kumar.

In addition to showcasing tailored MSME products, the event featured interactive sessions where the management addressed challenges faced by entrepreneurs and explored innovative solutions. The outreach initiative garnered an overwhelming response, resulting in on-the-spot loan approvals and leads amounting to more than Rs. 6,200 crore.

109. How much funding has Varthana secured to support its mission of enhancing affordable private education in India?

भारत में किफायती निजी शिक्षा को बढ़ावा देने के अपने मिशन को समर्थन देने के लिए वर्तना ने कितना धन सुरक्षित किया है?

- (a) \$10 million
- (b) \$15 million
- (c) \$20 million
- (d) \$25 million
- (e) \$30 million

Ans. b

Sol. Varthana Secures \$15 Million Funding to Revolutionise Affordable Education in India

Varthana has successfully secured \$15 million (₹120 crores) from the BlueOrchard Microfinance Fund, managed by global impact investor BlueOrchard, through the External Commercial Borrowings (ECB) framework. The funds will support Varthana's mission to enhance affordable private education in India, particularly for underserved communities.

The funding will be used to expand Varthana's lending portfolio, focusing on affordable private schools and vocational students in Tier 2 and Tier 3 cities, with a focus on infrastructure upgrades and skill-based learning initiatives. Varthana has already made a significant impact by financing over 11,000 affordable private schools and facilitating more than 16,500 loans for school expansion and renovation.

110. When is the International Day of Commemoration and Dignity of the Victims of the Crime of Genocide observed?

नरसंहार के अपराध के पीड़ितों की स्मृति और सम्मान का अंतर्राष्ट्रीय दिवस कब मनाया जाता है?

- (a) 10 December
- (b) 11 December
- (c) 9 December
- (d) 12 December
- (e) 8 December

Ans. c

Sol. 9 December - International Day of Commemoration and Dignity of the Victims of the Crime of Genocide

International Day of Commemoration and Dignity of the Victims of the Crime of Genocide is observed annually on 9 December.

This day honours the memory of the victims of genocide and raises awareness about the crime, emphasizing the importance of preventing future atrocities. On this day in 1948, the Convention on the Prevention and Punishment of the Crime of Genocide was adopted by the United Nations General Assembly. This historic treaty defined genocide as an international crime and set the groundwork for the international community's commitment to prevent and punish acts of genocide.

111. The three-day Krishnaveni Sangeetha Neerajanam 2024 successfully concluded at the Tummalapallivari Kshetranya Kalakshetram Auditorium in Vijayawada, Andhra Pradesh. What was the main purpose of the Krishnaveni Sangeetha Neerajanam festival?

तीन दिवसीय कृष्णवेणी संगीत नीरजनम 2024 आंध्र प्रदेश के विजयवाड़ा में तुम्मलापल्लीवारी क्षेत्र कलाक्षेत्रम सभागार में सफलतापूर्वक संपन्न हुआ। कृष्णवेणी संगीत नीराजनम उत्सव का मुख्य उद्देश्य क्या था?

- (a) To conduct a competitive music event
- (b) To promote Telugu cinema globally
- (c) To pay tribute to Telugu culture, Carnatic music, and promote lesser-known tourist destinations
- (d) To establish music schools in Andhra Pradesh
- (e) To celebrate modern music genres in urban areas

Ans. c

Sol. Krishnaveni Sangeetha Neerajanam 2024 concluded in Vijayawada

The three-day Krishnaveni Sangeetha Neerajanam 2024 successfully concluded at the Tummalapallivari Kshetravaya Kalakshetram Auditorium in Vijayawada, Andhra Pradesh.

The festival was organised to pay rich tribute to Telugu culture and Carnatic music and provide a platform for lesser-known artists to perform.

The three-day Krishnaveni Sangeetha Neerajanam was organised by the Union Ministry of Tourism in partnership with the Union Ministry of Culture, the Union Ministry of Textile, and the government of Andhra Pradesh.

The cultural and musical festival was held at three places in Andhra Pradesh. It was held at Durga Ghat on the banks of the Krishna River, Shree Durga Malleswari Swami Vaarla Temple, and Tummalapallivari Kshetravaya Kalakshetram Auditorium in Vijayawada.

About the Krishnaveni Sangeetha Neerajanam

The Krishnaveni Sangeetha Neerajanam festival was a part of the Union Ministry Tourism initiative to promote Music Tourism by highlighting lesser-known yet culturally significant destinations through such festivals.

The events were hosted in lesser-known tourist sites of Andhra Pradesh, which are rich in spirituality and heritage, such as Srikakulam, Ahobilam, Mangalagiri, Rajahmundry, and Tirupati.

The festival attempted to encourage people to visit these sites, boosting local tourism and employment in these areas.

112. What is the name of the temple that won the UNESCO Award of Distinction 2023 for its heritage conservation?

उस मंदिर का नाम क्या है जिसने अपनी विरासत संरक्षण के लिए यूनेस्को पुरस्कार 2023 जीता है?

- (a) Abathsahayeshwarar Temple
- (b) Brihadeeswarar Temple
- (c) Meenakshi Temple

(d) Srirangam Temple

(e) Rajagopalaswamy Temple

Ans. a

Sol. Abathsahayeswarar Temple & BJPCI Project bag UNESCO Heritage Award
The 1,300-year-old Abathsahayeshwarar Temple in Thukkatchi, Thanjavur district, has been awarded the UNESCO Award of Distinction 2023 for its heritage conservation.

The temple, built by Kings Vikrama Chola and Kulothunga Chola, was originally designed with five prakarams (enclosures).

The temple houses numerous shrines, including Soundaryanayaki Ambal, Ashtabhuj Durga Parameshwari, Aadhi Sarabeshwarar, Pillayar, Murugan, and more.

The village was historically known as Vikrama Chozheeswaram and Kulothunga Chola Nallur, and it was Kulothunga who established the idol for Sarabeshwarar.

UNESCO's Award of Distinction was part of the UNESCO Asia-Pacific Awards for Cultural Heritage Conservation.

The UNESCO Award has five categories, with the highest being the Award of Excellence. The other award categories are the Award of Distinction, the Award for New Design in Heritage Context, the Award of Merit, and Special Recognition for Sustainable Development.

List of the eight winners of the 2024 UNESCO Award

Awards of Excellence

- Inari-yu Bathhouse Restoration Project in Tokyo, Japan

Award of Distinction

- Abathsahayeswarar Temple Conservation Project, in Thukkatchi, Tamil Nadu
- Gunan Street Historic Block Conservation Project, in Yixing, Jiangsu Province, China.

Award of Merit

- BJPCI Conservation Project, of Mumbai, India;
- Guanyin Hall Teahouse Conservation Project, Chengdu in Sichuan Province of China;
- Helou Pavilion Conservation Project, of Shanghai, China;
- Observatory Tower Conservation Project, of Christchurch, New Zealand.

Special Recognition for Sustainable Development

- Gunan Street Historic Block Conservation Project
- Helou Pavilion Conservation Project, of Shanghai, China;

Award for New Design in Heritage Contexts

- Rabindhorn Building, Bangkok, Thailand

113. Who has won the BWF Super 100 Guwahati Masters 2024 badminton singles title?

BWF सुपर 100 गुवाहाटी मास्टर्स 2024 बैडमिंटन एकल खिताब किसने जीता है?

- (a) Sathish Karunakaran
- (b) Kidambi Srikanth
- (c) Lakshya Sen
- (d) Prannoy H.S.
- (e) Chirag Shetty

Ans. a

Sol. Sathish Karunakaran win Guwahati Masters 2024 badminton Singles title
Indian badminton player Sathish Karunakaran has won the BWF Super 100 Guwahati Masters 2024 badminton singles titles.

In the doubles, the defending champion Ashwini Ponnappa and Tanisha Crasto successfully defended their title by beating the Chinese pair in the final.

The \$100,000 lakh prize money BWF Super 100 Guwahati Masters 2024 was held in Guwahati, Assam. It was the second BWF Super 100 Guwahati Masters after the inaugural edition of 2023.

The BWF Super 100 Guwahati Masters 2024 was organised jointly by the

Events	Winner	Runners-Up
Men's Singles	Satish Karunakaran (India)	Zhu Xuan Chen (China)
Women's Singles	Cai Yan Yan (China)	Anmol Kahrab (India)
Men's Doubles	Chia Weijie and Lwi Sheng Hao (Malaysia)	Huang Dia and Liu Yang (China)
Women's Doubles	Ashwini Ponnappaa and Tanisha Crasto (India)	Li Hua Zhou and Wang Zi Meng (China)
Mixed Doubles	Zhang Han Yu and Bao Li Jing (China)	Rory Easton and Lizzie Tolman (England)

Badminton Association of India and the Assam Badminton Association.

Super 100 Guwahati Masters 2024 Badminton Title Winners

114. Which team has won the 11th ACC U19 Men's Asia Cup Final in Dubai?

दुबई में 11वें ACC U19 पुरुष एशिया कप फाइनल में किस टीम ने जीत हासिल की है?

- (a) Bangladesh
- (b) India
- (c) Pakistan
- (d) Sri Lanka
- (e) Afghanistan

Ans. a

Sol. Bangladesh defends its ACC U19 Men's Asia Cup Title at Dubai

Bangladesh defeated India by 59 runs in the 11th ACC U19 Men's Asia Cup Final in Dubai, United Arab Emirates, to successfully defend its title.

Bangladesh, which won the previous edition in 2023, clinched its second consecutive U19 Men's Asia Cup title. The ACC U19 Men's Asia Cup is for male cricketers below 19.

Player of the Final match: Iqbal Hossain Emon (Bangladesh)

Player of the Tournament: Iqbal Hossain Emon (Bangladesh)

About 11th ACC U19 Men's Asia Cup

- The 11th ACC U19 Men's Asia Cup was organised by the Asian Cricket Council (ACC) and hosted by the Emirates Cricket Board of the United Arab Emirates (UAE) in Sharjah and Dubai.
- Eight teams from Asia participated in the Tournament and were divided into two groups.
- Group A: India, Pakistan, Japan and the host UAE and Group B: Sri Lanka, Pakistan, Nepal and Afghanistan.
- India and Pakistan qualified for the semi-finals from Group A, and Sri Lanka and Bangladesh made it to the semi-finals from Group B.
- In the semi-final, India defeated Sri Lanka, and Bangladesh defeated Pakistan.

115. Which category did Payal Kapadia receive a historic nomination for at the 82nd Golden Globes 2025?

पायल कपाड़िया को 82वें गोल्डन ग्लोब्स 2025 में किस श्रेणी के लिए ऐतिहासिक नामांकन मिला?

- (a) Best Actress
- (b) Best Director (Motion Picture)
- (c) Best Screenplay
- (d) Best Cinematography
- (e) Best Original Song

Ans. b

Sol. Payal Kapadia makes history with Golden Globes 2025 Nomination for Best Director and Best Non-English Motion Picture

Payal Kapadia's film *All We Imagine As Light* made history as the first Indian film nominated for Best Director (Motion Picture) at the 82nd Golden Globes 2025.

The film also received a nomination for Best Motion Picture in a Non-English Language, earning acclaim worldwide.

Actors Morris Chestnut and Mindy Kaling announced the Golden Globe nominations, with Kapadia joining notable directors like Jacques Audiard and Sean Baker in the Best Director category.

Kapadia gained international fame with her 2021 documentary *A Night of Knowing Nothing*, which won the Best Documentary Award at the Cannes Film Festival.

As a student at FTII, Kapadia led protests against administrative controversies and later excelled as a filmmaker, with her short film *Afternoon Clouds* featured at the 2017 Cannes Film Festival.

116. Read the statements below carefully and choose the correct option:

Statements:

- (1) Sanjay Malhotra has been appointed as the 26th Governor of the Reserve Bank of India (RBI) and will assume office on 11 December 2024.
- (2) The tenure of an RBI Governor or Deputy Governor is fixed at five years without the possibility of reappointment.
- (3) The Central Government appoints the RBI Governor and Deputy Governors under the provisions of the RBI Act of 1934.

Options:

- a) Only statement (1) is correct.
- b) Only statements (1) and (3) are correct.
- c) Only statements (2) and (3) are correct.
- d) All statements (1), (2), and (3) are correct.

Ans. b

Explanation:

- *Statement (a) is correct as Sanjay Malhotra is set to assume office as the RBI Governor on 11 December 2024.*
- *Statement (b) is incorrect because while the maximum term of the Governor or Deputy Governor is five years, they are eligible for reappointment.*
- *Statement (c) is correct as the RBI Act, 1934 provides the framework for appointing the Governor and Deputy Governors.*

Sol. Sanjay Malhotra appointed as new RBI Governor

Sanjay Malhotra, the Revenue Secretary of the Finance Ministry, has been appointed the 26th Governor of the Reserve Bank of India (RBI).

He will assume office on 11 December 2024 after the incumbent Governor, Shaktikanta Das, retires on 10 December 2024.

Sanjay Malhotra has been appointed for three years, starting 11 December 2024. The central government can dismiss him before the completion of his tenure, or he can resign from his office.

Under section 8 of the Reserve Bank of India Act 1934, the Central government appoints the Governor and four Deputy Governors of the RBI.

According to the RBI Act 1934, the Governor or the Deputy Governor can be appointed for a maximum term of five years and is eligible for reappointment. It means that one term of the Governor or the Deputy Governor can be up to 5 years.

Normally, the government appoints a Governor and Deputy Governor for three years, and if necessary, it reappoints them for another fresh term, as Shaktikanta Das was reappointed in 2021.

About Sanjay Malhotra

- Sanjay Malhotra is an IAS officer of the 1990 batch of the Rajasthan Cadre who assumed the office of revenue secretary on December 1, 2022.
- He is an IITian and holds a degree in Computer Science Engineering from the Indian Institute of Technology (IIT), Kanpur. He also holds a Master's in Public Policy from Princeton University, United States of America.

About RBI Governor

- Reserve Bank of India was established on 1 April 1935 under the provision of the Reserve Bank of India Act 1934.
- Initially, its headquarters or central office was in Calcutta (now Kolkata), but it was shifted to Bombay(now Mumbai) in 1937.
- First Governor - Sir Osborne Smith (01-04-1935 to 30-06-1937)
- First Indian Governor- Chintaman Dwarkanath Deshmukh (11-08-1943 to 30-06-1949) Longest tenure
- Shortest Tenure -K. G. Ambegaokar 14-01-1957 to 28-02-1957

About Reserve Bank of India (RBI)

- **Founded** - 1 April 1935
- **RBI Nationalized** - 1 January 1949
- **Headquarters** - Mumbai, Maharashtra
- **RBI set up** - Hilton Young Commission
- **1st Governor** - Sir Osborne Smith (Australia)
- **1st Indian Governor** - CD Deshmukh

- **26th Governor** - Sanjay Malhotra (replace Shaktikanta Das)
- **RBI Deputy Governor** (4) - 1. Tavana Rabi Sankar
2. J Swaminathan
3. Michael D Patra
4. M Rajeshwar Rao
- **Five Subsidiaries of RBI**
 1. Deposit Insurance and Credit Guarantee Corporation of India (DICGC)
 2. Bharatiya Reserve Bank Note Mudran Private Limited (BRBNMPL)
 3. Reserve Bank Information Technology Private Limited (ReBIT)
 4. Indian Financial Technology and Allied Services (IFTAS)
 5. Reserve Bank Innovation Hub
- **Four currencies note printing presses**
 1. Nashik in Maharashtra owned by govt of India
 2. Dewas in Madhya Pradesh owned by govt of India
 3. Mysuru in Karnataka owned by RBI
 4. Salboni in West Bengal owned by RBI
- Four mints owned by the Government of India
Mumbai, Hyderabad, Calcutta and Noida

117. The Russian-built multi-role stealth-guided missile frigate INS Tushil was commissioned into the Indian Navy at the Yantar Shipyard in Kaliningrad, Russia. What is unique about the construction of INS Tushil?

रूस द्वारा निर्मित बहु-भूमिका वाला स्टेल्थ-गाइडेड मिसाइल फ्रिगेट INS तुशील को रूस के कलनिनिग्राद में यंतर शिपयार्ड में भारतीय नौसेना में शामिल किया गया। INS तुशील के निर्माण में क्या खासियत है?

- (a) It is the first Indian-built stealth frigate.
- (b) It is the seventh ship of Project 1135.6, built under an India-Russia collaboration.
- (c) It is a nuclear-powered frigate built by Baltiysky Zawod.
- (d) It is the first ship constructed under the Atmanirbhar Bharat initiative.
- (e) It is the first ship to feature entirely indigenous weaponry.

Ans. b

Sol. Stealth frigate INS Tushil commissioned into the Indian Navy in Russia
The Russian-built multi-role stealth-guided missile frigate INS Tushil was commissioned into the Indian Navy at the Yantar Shipyard in Kaliningrad, Russia.

The flag-raising ceremony was held in the presence of Defence Minister Rajnath Singh, Chief of the Naval Staff Admiral Dinesh K Tripathi, Russian Deputy

Minister of Defence Alexander Vasilyevich Fomin, Ambassador of India to Russia Vinay Kumar, and other senior officials from both countries.

About INS Tushil and Project 1135.6 class

- INS Tushil is the seventh ship of the Project 1135.6 frigate to be built for the Indian Navy by Russia.
- The first three (Talwar, Trishul, Tabar) frigates of the project were built by the "Baltiysky Zavod" shipyard in St. Petersburg, Russia and delivered to the Indian Navy. The next three (Teg, Tarkash, Trikanth) were constructed by "Yantar Shipyard" in Kaliningrad.
- In 2016, India signed an agreement with Russia to buy four more frigates of the Admiral Grigorovich class (NATO calls them Krivak III).
- Two were to be built in Russia (Tushil and Tamal), and two were to be built by Goa Shipyard in India.
- The first ship manufactured by Goa Shipyard, 'Triput' was launched in waters on 24 July 2024

118. World Human Rights Day is observed annually on December 10. What is the theme for World Human Rights Day 2024?

विश्व मानवाधिकार दिवस प्रतिवर्ष 10 दिसंबर को मनाया जाता है। विश्व मानवाधिकार दिवस 2024 का विषय क्या है?

- (a) Dignity for All
- (b) Equality and Justice for Future Generations
- (c) Human Rights in Action
- (d) Our Rights, Our Future
- (e) Empowering Communities for Change

Ans. d

Sol. 10 December - World Human Rights Day

World Human Rights Day is observed annually on December 10.

Human rights play a vital role as a preventative, protective and transformative force for good. This day also empowers people and communities across the world to build a better future.

Theme 2024 - Our Rights, Our Future

World Human Rights Day was established in 1948 when the United Nations General Assembly adopted the Universal Declaration of Human Rights (UDHR). It is the first global enunciation of human rights.

119. Which bank provided the €91 million sustainability-linked loan to Sumitomo Mitsui Financial Group (SMFG) India Credit?

किस बैंक ने सुमितोमो मित्सुई फाइनेंशियल ग्रुप (SMFG) इंडिया क्रेडिट को €91 मिलियन का स्थिरता-लिंक्ड ऋण प्रदान किया?

- (a) Barclays Bank

- (b) Deutsche Bank AG, India
- (c) HSBC India
- (d) Citibank India
- (e) Standard Chartered Bank

Ans. b

Sol. Deutsche Bank AG, India, provides € 91 million sustainability-linked-loan to SMFG India Credit

Deutsche Bank AG, India, has provided a €91 million (about ₹814 crore) sustainability-linked loan to SMFG India Credit (SMICC). The loan was facilitated via the Bank's Gift City Branch.

SMICC is a wholly owned subsidiary of Sumitomo Mitsui Financial Group (SMFG). It has over 1,000 branches and had Assets Under Management (AUM) of ₹49,800 crore as of September 2024.

The senior secured loan, which carries a tenor of three years, is compliant with Deutsche Bank's Sustainable Finance framework criteria.

The loan will not only help expand SMICC's portfolio and enable channelling funds toward MSMEs but also empower women entrepreneurs in underserved segments across India, Deutsche Bank said in a statement.

120. Which organization has Flipkart partnered with to support tech startups in India?

भारत में तकनीकी स्टार्टअप को समर्थन देने के लिए फ्लिपकार्ट ने किस संगठन के साथ साझेदारी की है?

- (a) Ministry of Electronics and IT
- (b) Department for Promotion of Industry and Internal Trade (DPIIT)
- (c) National Skill Development Corporation (NSDC)
- (d) Startup India Initiative (SII)
- (e) Confederation of Indian Industry (CII)

Ans. b

Sol. Flipkart, DPIIT sign MoU to accelerate growth of startup ecosystem

Flipkart, India's homegrown e-commerce platform, has signed an MoU with the Department for Promotion of Industry and Internal Trade (DPIIT) to support and empower tech start-ups in India.

Aimed at encouraging the growth of innovators and entrepreneurs, the partnership would build on existing efforts under the Flipkart Leap and Ventures initiative with its \$100 million fund.

Under the Flipkart Ventures initiative, startups would be offered resources, guidance, and support for different milestones, such as prototype development, infrastructural support, network access and insights for international expansions.

121. Who has been chosen for the J C Daniel Award for 2023?

2023 के जे सी डेनियल पुरस्कार के लिए किसे चुना गया है?

- (a) Adoor Gopalakrishnan
- (b) Shaji N Karun
- (c) Priyadarshan
- (d) Sathyan Anthikad
- (e) Kamal

Ans. b

Sol. Shaji N Karun Chosen for J C Daniel Award

Eminent filmmaker Shaji N Karun has been selected for the J C Daniel Award for 2023, recognising his lifetime contribution to Malayalam cinema.

The award, the highest honour in Malayalam cinema instituted by the state government, includes a cash prize of Rs 5 lakh, a citation, and a statuette.

Shaji N Karun was chosen for the award for his contributions that made a mark for Malayalam at the national and international level.

Recent Award

- **Social Security Good Practices at Asia-Pacific forum in Saudi** - EPFO
- **3rd PSU Transformation Award under the "Innovative Product Development" category** - Solar Energy Corporation of India (SECI)
- **Aster Guardians Global Nursing Award 2024** - Nurse Maria Victoria Juan (from Philippines)
- **IGBC Green Champion award 2024** - Bhrat Forge Ltd
- **OPCW The Hague Award 2024** - Indian Chemical Council
- **JCB Prize 2024** - Upamanyu Chatterjee (for Lorenzo Searches for the Meaning of Life book)

122. What is the main objective of the MoU (in December 2024) between the Government of Telangana and CSIR facilitated by the Ministry of Environment, Forest and Climate Change (MoEFCC)?

पर्यावरण, वन और जलवायु परिवर्तन मंत्रालय (MoEFCC) द्वारा तेलंगाना सरकार और CSIR के बीच समझौता ज्ञापन (दिसंबर 2024 में) का मुख्य उद्देश्य क्या है?

- (a) To develop a skilled workforce in recycling and waste management
- (b) To promote the construction of new cities
- (c) To develop new energy sources in Telangana
- (d) To fund the agricultural sector in Telangana
- (e) To create tourism infrastructure in Telangana

Ans. a

Sol. MoEFCC Facilitates Landmark Agreements to Advance Circular Economy and Waste Management

The Ministry of Environment, Forest and Climate Change facilitated the signing of a significant MoU between the Government of Telangana and CSIR, along with agreements with leading recyclers to promote India's transition to a circular economy.

The MoU aims to develop a skilled workforce in recycling and waste management, with CSIR providing technical support through training programs in Telangana. The agreements between eight CSIR laboratories and recyclers focus on innovative waste management and recycling technologies to establish advanced recycling infrastructure and support domestic waste recycling.

These initiatives align with the Prime Minister's call for Mission Circular Economy, aiming to minimize waste, recover valuable materials, and reduce dependence on virgin resources through policies like the Extended Producer Responsibility (EPR).

123. Prime Minister Narendra Modi inaugurated the Rising Rajasthan Global Investment Summit 2024 and the Rajasthan Global Business Expo at the Jaipur Exhibition and Convention Centre (JECC) in Jaipur, Rajasthan. What is the theme of the Rising Rajasthan Global Investment Summit 2024?

प्रधानमंत्री नरेंद्र मोदी ने जयपुर, राजस्थान में जयपुर प्रदर्शनी और कन्वेंशन सेंटर (जेईसीसी) में राइजिंग राजस्थान ग्लोबल इन्वेस्टमेंट समिट 2024 और राजस्थान ग्लोबल बिजनेस एक्सपो का उद्घाटन किया। राइजिंग राजस्थान ग्लोबल इन्वेस्टमेंट समिट 2024 का विषय क्या है?

- (a) Replete, Responsible, Ready
- (b) Innovate, Invest, Inspire
- (c) Growth, Governance, Globalization
- (d) Vision, Values, Venture
- (e) Future, Focus, Flourish

Ans. a

Sol. PM Narendra Modi inaugurates Rising Rajasthan Global Investment Summit

Prime Minister Narendra Modi inaugurated the Rising Rajasthan Global Investment Summit 2024 and the Rajasthan Global Business Expo at the Jaipur Exhibition and Convention Centre (JECC) in Jaipur, Rajasthan.

It is part of the Rajasthan Government's goal of doubling the state's economy to USD 350 billion in the next five years.

Theme 2024 - Replete, Responsible, Ready

The Summit will host 12 sectoral thematic sessions on the themes of water security, sustainable mining, sustainable finance, inclusive tourism, agri-business innovations and women-led Startups among others.

Eight Country sessions will also be held during the Summit with participating countries on themes like 'Water Management for Livable Cities', 'versatility of Industries- manufacturing and Beyond' and 'Trade & Tourism.'

124. Who has won the Formula One Abu Dhabi Grand Prix 2024?**फॉर्मूला वन अबू धाबी ग्रैंड प्रिक्स 2024 किसने जीता है?**

- (a) Carlos Sainz
- (b) Charles Leclerc
- (c) Lewis Hamilton
- (d) George Russell
- (e) Lando Norris

Ans. e

Sol. F1 Abu Dhabi Grand Prix 2024: Lando Norris win ends McLaren's long wait for Constructors' Championship

McLaren won the World Constructors' Championship after 26 years, at the Abu Dhabi Grand Prix, the finale of the Formula One 2024 season.

Carlos Sainz and Charles Leclerc were second and third for Ferrari, respectively.

McLaren finished with 666 points to Ferrari's 652 and Red Bull's 589.

Seven-time world champion Lewis Hamilton finished fourth in his last race for Mercedes, overtaking teammate George Russell on the 58th and final lap. He joins Leclerc at Ferrari next season.

Recent Grand Prix Winner

- Abu Dhabi Grand Prix - McLaren's Lando Norris (British)
- Qatar Grand Prix - Red Bull's Max Verstappen (Netherlands)
- US Grand Prix - Ferrari's Charles Leclerc (Monaco)
- Singapore Grand Prix - McLaren's Lando Norris (British)
- Azerbaijan Grand Prix - McLaren's Oscar Piastri (Australia)
- Italian Grand Prix - Ferrari's Charles Leclerc (Monaco)
- Dutch Grand Prix - McLaren's Lando Norris (British)
- Hungarian Grand Prix F2 - Kush Maini (India)
- Belgian Grand Prix - Mercedes's Lewis Hamilton (UK)
- Hungarian Grand Prix - McLaren's Oscar Piastri (Australia)
- British Grand Prix - Mercedes's Lewis Hamilton (UK)
- Austrian Grand Prix - Mercedes's George Russell (UK)
- Spanish Grand Prix - Red Bull's Max Verstappen (Netherlands)
- Canadian Grand Prix - Red Bull's Max Verstappen (Netherlands)
- Monaco Grand Prix - Ferrari's Charles Leclerc (Monaco)
- Emilia Romagna Grand Prix - Red Bull's Max Verstappen (Netherlands)
- Miami Grand Prix - McLaren's Lando Norris (British)
- Chinese Grand Prix - Red Bull's Max Verstappen (Netherlands)
- Japanese Grand Prix - Red Bull's Max Verstappen (Netherlands)
- Australian Grand Prix - Ferrari's Carlos Sainz (Spain)

- Saudi Arabian Grand Prix - Red Bull's Max Verstappen (Netherlands)
- Bahrain Grand Prix - Red Bull's Max Verstappen (Netherlands)

125. ICICI Bank has signed an MoU with which bank to enhance support for customers engaged in the Australia-India business corridor?

आईसीआईसीआई बैंक ने ऑस्ट्रेलिया-भारत व्यापार गलियारे में लगे ग्राहकों के लिए समर्थन बढ़ाने के लिए किस बैंक के साथ समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- (a) Reserve Bank of Australia
- (b) Commonwealth Bank of Australia
- (c) State Bank of India
- (d) National Australia Bank
- (e) Axis Bank

Ans. b

Sol. ICICI Bank Partners with Commonwealth Bank of Australia to Boost India-Australia Business Corridor

ICICI Bank has signed an MoU with the Commonwealth Bank of Australia (CBA) to enhance support for customers engaged in the Australia-India business corridor.

The MoU was signed by Rakesh Jha, Executive Director of ICICI Bank, and Mike Vacy-Lyle, Group Executive of Business Banking at CBA.

The collaboration aims to foster deeper economic ties between the two nations by exploring several initiatives, including:

Introducing corporate and institutional customers to opportunities for investment or business expansion in India and Australia.

Facilitating trade between corporate customers in both countries through banking services and cross-border trade guidance.

Assisting customers relocating to India or Australia with seamless banking services.

Developing customer-centric solutions for efficient cross-border payments.

126. Which General Insurance Company has collaborated with the Child Rights and You (CRY) organization to empower education for marginalized communities in Andhra Pradesh?

किस जनरल इश्योरेंस कंपनी ने आंध्र प्रदेश में हाशिए पर पड़े समुदायों के लिए शिक्षा को सशक्त बनाने के लिए चाइल्ड राइट्स एंड यू (CRY) संगठन के साथ सहयोग किया है?

- (a) Bajaj Allianz General Insurance
- (b) Bharti AXA General Insurance
- (c) Liberty General Insurance
- (d) Go Digit General Insurance
- (e) Universal Sompo General Insurance

Ans. e

Sol. Universal Sompo GI Collaborates with CRY to Empower Education for Marginalized Communities in Andhra Pradesh

Universal Sompo General Insurance has collaborated with Child Rights and You (CRY) to foster educational opportunities for children in marginalized communities in Andhra Pradesh.

The initiative aims to address barriers to education and equip students with the tools needed to pursue professional courses and brighter futures.

This program will directly benefit 114 students and 82 families, empowering communities by facilitating access to professional courses and better career opportunities.

The collaboration will initiate an educational project aimed at establishing Remedial Tuition Centres specifically for 10th and 12th-grade students.

The project aims to prepare students for their board examinations over a three-month period (Jan to March 2025), ensuring that all enrolled 10th and 12th graders successfully appear for these critical assessments.

The initiative seeks to improve learning outcomes, particularly in challenging subjects like Mathematics and Science, and guide students toward professional and science-based education streams.

127. What is the growth projection for the Indian economy in FY25 according to S&P Global Ratings?

एसएंडपी ग्लोबल रेटिंग्स के अनुसार वित्त वर्ष 25 में भारतीय अर्थव्यवस्था के लिए विकास अनुमान क्या है?

- (a) 6.5%
- (b) 6.6%
- (c) 6.8%
- (d) 6.9%
- (e) 7.0%

Ans. c

Sol. S&P Global retains 6.8% growth for FY25

The Indian economy is expected to grow by 6.8% in 2024-25 and 6.9% in 2025-26, according to India Outlook by S&P Global Ratings.

The economy is poised for robust growth in 2025, supported by strong urban consumption, steady growth in the service sector, and ongoing investment in infrastructure.

In the second quarter of the current financial year, the gross domestic product (GDP) grew by 5.4%, marking a seven-quarter low, due to weak manufacturing and sluggish demand, according to the official data released last month.

Manufacturing growth was recorded at 2.2%, down from 7% in the first quarter.

In the monetary policy meeting last week, the RBI revised its growth estimate for 2024-25 to 6.6% from 7.2% earlier. It also kept the policy rate unchanged at 6.5% for the eleventh consecutive time.

Updated GDP List

- RBI – 6.6% (FY24)
- Morgan Stanley - 6.3% (FY25)
- Moody Ratings - 7.2% (CY24)
- IMF – 7% (FY25), 6.5% (FY26)
- World Bank – 7% (FY25)
- Moody's – 7.1% (CY24), 6.5% (CY25)
- ADB – 7% (FY24), 7.2% (FY25)

128. Which IT infrastructure services provider, has partnered with The Co-operative Bank to migrate the bank's existing applications from on-premise environments to AWS Cloud?

किस आईटी इंफ्रास्ट्रक्चर सेवा प्रदाता ने बैंक के मौजूदा अनुप्रयोगों को ऑन-प्रीमाइसेस वातावरण से AWS क्लाउड पर माइग्रेट करने के लिए द को-ऑपरेटिव बैंक के साथ साझेदारी की है?

- (a) IBM
- (b) Google
- (c) Kyndryl
- (d) Microsoft
- (e) Meta

Ans. c

Sol. Kyndryl Partners with The Co-operative Bank for Strategic Cloud Migration
Kyndryl, the world's largest IT infrastructure services provider, has partnered with The Co-operative Bank to migrate the bank's existing applications from on-premise environments to AWS Cloud.

This initiative aims to provide a flexible IT infrastructure, enhancing operational efficiency and service delivery while reducing ongoing costs.

The partnership builds on a long-standing relationship between Kyndryl and The Co-operative Bank. The transition to AWS Cloud marks a significant milestone in the bank's digital transformation journey, positioning it to meet evolving market demands and drive innovation.

129. Which two organizations are collaborating to enhance landslide forecasting and early warning systems?

भूस्खलन पूर्वानुमान और पूर्व चेतावनी प्रणाली को बढ़ाने के लिए कौन से दो संगठन सहयोग कर रहे हैं?

- (a) Geological Survey of India (GSI) and NASA

- (b) Geological Survey of India (GSI) and CNR-IRPI, Italy
- (c) Geological Survey of India (GSI) and UNDP
- (d) Geological Survey of India (GSI) and WHO
- (e) Geological Survey of India (GSI) and European Space Agency

Ans. b

Cabinet approves Signing of MoU between GSI and CNR-IRPI, Italy for Collaboration in Landslide Prediction and Forecasting

Sol. The Geological Survey of India (GSI) will collaborate with Italy's Research Institute for Geo-Hydrological Protection (CNR-IRPI) to enhance landslide forecasting and early warning systems.

This partnership, approved by the Union Cabinet, aims to improve India's Landslide Early Warning Systems (LEWS) to international standards.

GSI's state-of-the-art NLFC, based in Kolkata, currently provides daily live forecast reporting in Kalimpong and Darjeeling (West Bengal) and Nilgiri (Tamil Nadu), while ground testing is underway in 13 additional districts. The center's vision is to ensure timely landslide forecasting to reduce risks and improve preparedness.

The collaboration will integrate GSI's landslide inventory, susceptibility, and forecast maps with PM Gati Shakti, enhancing resilience in fragile hilly terrains and supporting sustainable development and environmental protection.

130. International Mountain Day is celebrated annually on 11 December. What is the theme for International Mountain Day 2024?

अंतर्राष्ट्रीय पर्वत दिवस प्रतिवर्ष 11 दिसंबर को मनाया जाता है। अंतर्राष्ट्रीय पर्वत दिवस 2024 का विषय क्या है?

- (a) Climate action for mountain regions
- (b) Resilient mountains: A global priority
- (c) Mountain solutions for a sustainable future – innovation, adaptation and youth
- (d) Preserving mountain biodiversity
- (e) Sustainable tourism in mountain ecosystems

Ans. c

Sol. 11 December - International Mountain Day

International Mountain Day is celebrated annually on 11 December.

Objective - To raise awareness about the importance of mountains to life, highlight the opportunities and constraints in mountain development, and build alliances that will bring positive change to mountain peoples and environments.

Theme 2024 - Mountain solutions for a sustainable future – innovation, adaptation and youth

This day, which was instituted by the UN in 2003, emphasizes the need for protecting mountain ecosystems and sustaining the means of subsistence for mountain populations.

131. Consider the following statements regarding the XV Finance Commission (XV FC) Grants:

XV वित्त आयोग (XV FC) अनुदान के संबंध में निम्नलिखित कथनों पर विचार करें:

1. The 2nd installment of Untied Grants for FY 2024–25 in Himachal Pradesh amounts to ₹70.40 crores.
2. The XV FC Grants for Rural Local Bodies are released in three installments during a financial year.
3. The funds released for Goa include a withheld amount from the 1st installment of Untied Grants.

Which of the above statement (s) is/are correct?

- (a) 1 only
- (b) 1 and 2 only
- (c) 1 and 3 only
- (d) 2 and 3 only
- (e) All of the above

Ans. a

Sol. Fifteenth Finance Commission Grants Released for the Rural Local Bodies of Himachal Pradesh and Goa

The Union Government has released the Fifteenth Finance Commission (XV FC) Grants during Financial Year 2024–25, for Rural Local Bodies in Himachal Pradesh, 2nd installment of Untied Grants amounting to Rs.70.40 crores along with the withheld amount of 1st installment of Untied Grants for Financial Year 2024–25 amounting to Rs.11.4716 crores.

These funds are for all eligible 12 District Panchayats, all eligible 81 Block Panchayats and all eligible 3615 Gram Panchayats.

XV FC Grants during Financial Year 2024–25, for Rural Local Bodies in Goa, 2nd installment of Untied Grants of the Financial Year 2022–23 amounting to Rs.9.69 crores have also been released. These funds are for all eligible 191 Gram Panchayats of the State.

Government of India through Ministry of Panchayati Raj and Ministry of Jal Shakti (Department of Drinking Water and Sanitation) recommends release of Fifteenth Finance Commission (XV FC) Grants to States for Rural Local Bodies which are then released by Ministry of Finance. The allocated Grants are recommended and released in 2 installments in a Financial Year.

The Untied Grants will be utilized by Panchayati Raj Institutions (PRIs)/ Rural Local Bodies (RLBs) for location-specific felt needs, under the Twenty-Nine (29)

Subjects enshrined in the Eleventh Schedule of the Constitution, except for salaries and other establishment costs.

132. The 2027 Women's World Cup in Brazil will be played from June 24 to July 25, FIFA, soccer's international governing body announced. How many teams will participate in the 2027 Women's World Cup?

फुटबॉल की अंतरराष्ट्रीय शासी संस्था फ़ीफ़ा ने घोषणा की है कि ब्राज़ील में 2027 महिला विश्व कप 24 जून से 25 जुलाई तक खेला जाएगा। 2027 महिला विश्व कप में कितनी टीमों भाग लेंगी?

- (a) 16
- (b) 24
- (c) 28
- (d) 32
- (e) 36

Ans. d

Sol. 2027 Women's World Cup in Brazil will run from June 24 to July 25

The 2027 Women's World Cup in Brazil will be played from June 24 to July 25, FIFA, soccer's international governing body announced.

Thirty-two teams will participate in the Women's World Cup, which is being played in South America for the first time.

Brazil has one of CONMEBOL's three spots as host. UEFA has the largest number of slots with 11, followed by AFC with six, CAF and CONCACAF with four apiece and OFC with one. The other spots will be determined via playoff.

Spain is the defending champion, having won the 2023 Women's World Cup jointly hosted by Australia and New Zealand.

133. Which countries will jointly host the 2030 FIFA World Cup?

कौन से देश 2030 फ़ीफ़ा विश्व कप की संयुक्त मेज़बानी करेंगे?

- (a) Spain, Portugal, and Morocco
- (b) Saudi Arabia, Morocco, and Argentina
- (c) Spain, France, and Italy
- (d) Portugal, Argentina, and Brazil
- (e) Saudi Arabia, Portugal, and Morocco

Ans. a

Sol. FIFA Confirms Saudi Arabia As 2034 World Cup Host

FIFA has confirmed that Saudi Arabia will host the 2034 World Cup, underlining the Gulf kingdom's growing influence in world sport despite criticism of the country's human rights record.

At the same time, a virtual Congress of world football's governing body confirmed that Morocco, Spain and Portugal will be joint hosts of the 2030 World Cup, in which three games will also be played in South America.

The Saudi bid was waved through by acclamation during the meeting of FIFA's 211 national member associations, with no rivals standing in its way.

134. Former Karnataka Chief Minister and Union Minister SM Krishna passed away at the age of 92. Which prestigious award was given to SM Krishna in recognition of his political career?

कर्नाटक के पूर्व मुख्यमंत्री और केंद्रीय मंत्री एसएम कृष्णा का 92 वर्ष की आयु में निधन हो गया। एसएम कृष्णा को उनके राजनीतिक करियर के सम्मान में कौन सा प्रतिष्ठित पुरस्कार दिया गया?

- (a) Padma Vibhushan
- (b) Bharat Ratna
- (c) Padma Bhushan
- (d) Padma Shri
- (e) Rajiv Gandhi Khel Ratna

Ans. a

Sol. Former Karnataka CM SM Krishna passes away at 92

Former Karnataka Chief Minister and Union Minister SM Krishna passed away at the age of 92.

Last year, Krishna was awarded the Padma Vibhushan, India's second-highest civilian honour, in recognition of his political career spanning six decades, starting from his first election way back in 1962 upon his return from the US. Krishna is best known for his time as Karnataka chief minister.

Krishna resigned as MLA as he was appointed as Maharashtra Governor in 2004. In 1962, Krishna contested his first election from Maddur and won as an Independent. Krishna also represented Mandya in the Lok Sabha.

135. The dates for the Khelo India Winter Games (KIWG) have been announced, with Ladakh will host the ice events from January 23 to 27, 2025, while Jammu and Kashmir will host the snow events from February 22 to 25, 2025. When did the Khelo India Winter Games first begin?

खेलो इंडिया विंटर गेम्स (KIWG) की तारीखों की घोषणा की गई है, लद्दाख के साथ 23 जनवरी, 2025 तक बर्फ की घटनाओं की मेजबानी करेगा, जबकि जम्मू और कश्मीर 22 से 25, 2025 तक बर्फ की घटनाओं की मेजबानी करेंगे। Khelo India शीतकालीन खेल पहले शुरू करते हैं?

- (a) 2019
- (b) 2020
- (c) 2021
- (d) 2022
- (e) 2023

Ans. b

Sol. Ladakh to host Khelo India Winter Games from Jan 23

The dates for the Khelo India Winter Games (KIWG) have been announced, with Ladakh set to host the ice events from January 23 to 27, 2025, while Jammu and Kashmir will host the snow events from February 22 to 25, 2025.

The Khelo India Winter Games began in 2020. Nearly 1,000 athletes, including 306 women, participated in the inaugural edition.

Participation has grown significantly over the years, with more than 1,350 athletes in 2021 and over 1,500 in 2022, reflecting the increasing appeal of the Games in Jammu and Kashmir.

The 2024 edition of KIWG witnessed over 1,200 participants, including more than 700 athletes, 141 support staff, 113 technical officials, and over 250 volunteers. A total of 136 medals were contested.

For the first time in 2024, the Ministry of Youth Affairs and Sports, Government of India, along with the Sports Authority of India, managed the technical aspects of the Games in collaboration with the National Sports Federations and the Indian Olympic Association (IOA).

This marks the second consecutive year that UT Ladakh will host a segment of the Khelo India Winter Games. Prior to 2024, Jammu and Kashmir hosted all events. In February 2024, Leh successfully hosted ice events such as skating and hockey, while Gulmarg continued to host snow events like skiing and snowboarding.

136. Who has won the ICC Player of the Month for November 2024 in the women's category?

महिला श्रेणी में नवंबर 2024 के लिए ICC प्लेयर ऑफ द मंथ किसने जीता है

- (a) Heather Knight
- (b) Smriti Mandhana
- (c) Ellyse Perry
- (d) Danni Wyatt-Hodge
- (e) Laura Wolvaardt

Ans. d

Sol. Haris and Wyatt-Hodge crowned ICC Players of the Month for November 2024. The International Cricket Council (ICC) has announced the ICC Players of the Month for November 2024 as Pakistan's Haris Rauf and England's Danni Wyatt-Hodge. Pakistan pacer Haris wins after his destructive bowling spells in Australia secured Pakistan's first ODI series victory in the country since 2002, while England's evergreen Wyatt-Hodge produced trademark fireworks in her side's convincing short-format victory over South Africa.

Both players win their maiden Player of the Month awards.

137. In December 2024, What type of agreement was signed between HPCL and Sea6 Energy for R&D collaboration to take up joint development and commercialisation of technologies for valorising seaweed biomass?

दिसंबर 2024 में, आर एंड डी सहयोग के लिए एचपीसीएल और सी 6 एनर्जी के बीच किस प्रकार के समझौते पर हस्ताक्षर किए गए थे, जो कि सीवेड बायोमास को वेलोरिज़ करने के लिए संयुक्त विकास और प्रौद्योगिकियों के व्यावसायीकरण को उठाते हैं?

- (a) Joint Venture Agreement
- (b) Strategic Partnership Agreement
- (c) Memorandum of Understanding
- (d) Licensing Agreement
- (e) Collaboration Agreement

Ans. c

Sol. HPCL inks pact with Sea6 Energy to convert seaweed biomass into fuels
Government-owned oil major HPCL and Sea6 Energy Private Limited have entered into a MoU for R&D collaboration to take up joint development and commercialisation of technologies for valorising seaweed biomass.

Under this MoU, HPCL will develop and scale up technologies jointly with Sea6 Energy for the conversion of seaweed biomass into fuels and chemicals. While these technologies are being developed and piloted, Sea6 Energy will also work on the upstream portion of making seaweed farming and harvesting more cost-effective.

Seaweeds provide an attractive alternative to traditional biomass as far as biofuel production is concerned because it doesn't compete with food security, does not require fertilisers or irrigation, and can be practised in areas unsuitable for traditional agriculture such as coastlines.

Moreover, seaweeds grow much faster than terrestrial crops, with some species capable of doubling their biomass in just a few days and they are an excellent option for carbon capture for meeting India's net-zero commitments by 2070. Sea6 Energy Private Limited headquartered in Bengaluru, was founded in 2010 to develop innovative solutions for key global problems.

138. Which company has secured ₹136-crore contract to supply indigenously designed High Mobility Vehicles (HMVs) 8x8?

किस कंपनी ने स्वदेशी रूप से डिज़ाइन किए गए उच्च गतिशीलता वाहनों (HMVS) 8x8 की आपूर्ति के लिए ₹ 136-करोड़ अनुबंध प्राप्त किया है?

- (a) Hindustan Aeronautics Limited
- (b) Bharat Heavy Electricals Limited
- (c) BEML Limited

(d) Tata Advanced Systems

(e) Bharat Electronics Limited

Ans. c

Sol. BEML secures ₹136 crore contract from Ministry of Defence for High Mobility Vehicles

Defence PSU BEML Limited has secured ₹136-crore contract to supply indigenously designed High Mobility Vehicles (HMs) 8x8.

These vehicles will be deployed for the Battlefield Surveillance System (BFSS) project.

The HMs will primarily be manufactured at the Palakkad plant, with additional production in other divisions as determined by management based on operational feasibility.

139. What is ADB's GDP growth forecast for India for FY25?

FY25 के लिए भारत के लिए ADB की GDP विकास का पूर्वानुमान क्या है?

- (a) 6.0%
- (b) 6.5%
- (c) 7.0%
- (d) 7.2%
- (e) 7.5%

Ans. c

Sol. ADB cuts India FY24 GDP growth forecast to 6.5%, 7% in FY25 on weak demand

The Asian Development Bank (ADB) has lowered India's economic growth forecast to 6.5 per cent for the current financial year from its earlier estimate of 7 per cent due to lower-than-expected growth in private investment and housing demand.

The multilateral development bank has also lowered India's growth forecast for 2025-26 financial year.

Asia and the Pacific's economies are projected to grow 4.9 per cent in 2024, slightly below ADB's September forecast of 5 per cent.

Updated GDP List

- ADB – 6.5% (FY24), 7%(FY25)
- S&P – 6.8% (FY25), 6.9% (FY26)
- RBI –6.6% (FY24)
- Morgan Stanley - 6.3% (FY25)
- Moody Ratings - 7.2% (CY24)
- IMF – 7% (FY25), 6.5% (FY26)

- World Bank – 7% (FY25)

140. International Universal Health Coverage (UHC) Day is celebrated annually on December 12 to raise awareness about the need for strong, resilient health systems and universal health coverage. What is the theme for International UHC Day 2024?

अंतर्राष्ट्रीय सार्वभौमिक स्वास्थ्य कवरेज (UHC) दिवस 12 दिसंबर को सालाना मनाया जाता है ताकि मजबूत, लचीला स्वास्थ्य प्रणालियों और सार्वभौमिक स्वास्थ्य कवरेज की आवश्यकता के बारे में जागरूकता बढ़ सके। अंतर्राष्ट्रीय यूएचसी दिवस 2024 के लिए विषय क्या है?

- (a) Health for All: A Shared Responsibility
- (b) Building Resilient Health Systems
- (c) Health: It's on the Government
- (d) Equity in Healthcare Access
- (e) Strengthening Global Health Partnerships

Ans. c

Sol. 12 December - International Universal Health Coverage Day

International Universal Health Coverage (UHC) Day is celebrated annually on December 12 to raise awareness about the need for strong, resilient health systems and universal health coverage.

Theme 2024 - Health: It's on the Government!

It was first launched on December 12, 2012, when the United Nations General Assembly (UNGA) unanimously supported the resolution to make UHC a priority of countries as integral and necessary for the fulfilment of human rights and international development.

In 2014, it was proclaimed as UHC Day by the Universal Health Coverage Coalition. Thus, UNGA declared December 12 International Universal Health Coverage Day in 2017.

141. Rahul Narwekar was re-elected as the 15th Maharashtra Legislative Assembly Speaker. Which political party does Rahul Narwekar belong to?

राहुल नरवेकर को 15 वीं महाराष्ट्र विधान सभा अध्यक्ष के रूप में फिर से चुना गया। राहुल नरवेकर किस राजनीतिक दल से हैं?

- (a) Indian National Congress
- (b) Nationalist Congress Party (NCP)
- (c) Shiv Sena
- (d) Bharatiya Janata Party (BJP)
- (e) Maharashtra Navnirman Sena (MNS)

Ans. d

Sol. Rahul Narwekar of BJP re elected Speaker of 15th Maharashtra Assembly
Rahul Narwekar of the ruling Bharatiya Janata Party was re-elected as the 15th Maharashtra Legislative Assembly Speaker.

Rahul Narwekar, who was the Speaker for two and a half years in the previous 14th Legislative Assembly, was elected unopposed.

On 6 December, the Governor of Maharashtra, C P Radhakrishnan, administered the oath of Protam Speaker to Kalidas Sulochana Nilkanth Kolambakar.

The Protam Speaker administered the oath of office to the newly elected 288 members of the assembly and presided over the election of the Speaker of the House.

About Maharashtra

- **Capital** - Mumbai
- **Chief Minister** - Devendra Fadnavis (3rd time)
- **Deputy Chief Minister** - Eknath Sindhe & Ajit Pawar
- **Governor** - C P Radhakrishnan
- **Legislative Assembly Speaker** - Rahul Narwekar
- **Legislative Assembly Seats** - 288

142. Who was re-elected as the Speaker of the 6th Jharkhand Legislative Assembly?

छठी झारखंड विधानसभा के अध्यक्ष के रूप में पुनः किसे चुना गया?

- (a) Inder Singh Namdhari
- (b) Hemant Soren
- (c) Rabindra Nath Mahato
- (d) Raghubar Das
- (e) Shibu Soren

Ans. c

Sol. Rabindra Mahto re-elected Speaker of 6th Jharkhand Legislative Assembly
Rabindra Nath Mahato of the ruling party, Jharkhand Mukti Morcha (JMM), was unanimously re-elected Speaker of the 6th Jharkhand Legislative Assembly. Rabindra Nath Mahato was the Speaker of the previous 5th Jharkhand Legislative Assembly also.

Rabindra Nath Mahato is the first person to be elected Speaker of the Assembly for two consecutive terms.

Inder Singh Namdhari is the only other person who has been the Speaker of the Jharkhand assembly twice but not for two consecutive terms.

About Jharkhand

- **Capital** – Ranchi

- **Chief Minister** – Hemant Soren
- **Governor** - Santosh Kumar Gangwar
- **Legislative Assembly Speaker** - Rabindra Mahto

143. Who was appointed as the interim Prime Minister of Syria after Bashar al-Assad's government fell?

बशर अल-असद की सरकार गिरने के बाद सीरिया के अंतरिम प्रधानमंत्री के रूप में किसे नियुक्त किया गया?

- (a) Mohammad al-Bashir
- (b) Bashar al-Assad
- (c) Ali Mamluk
- (d) Rami Makhlouf
- (e) Fawaz al-Makdissi

Ans. a

Sol. Mohammad al-Bashir appointed Interim Prime Minister of Syria

The Hayat Tahrir al-Sham, or HTS rebels in Syria, appointed Mohammad al-Bashir as the transitional Prime Minister of Syria after Bashar al-Assad's government fell.

Mohammad al-Bashir will remain the head of the transitional government in Syria until 1st March 2025.

Mohammad al-Bashir is part of the rebel jihadist organisation HTS that swept into the capital, Damascus, on 8 December 2024, bringing to an end five decades of rule by Assad's family.

Syrian President Bashar al-Assad fled from the country and is believed to be in Moscow, Russia, which was the biggest supporter of the Assad government and maintains a military base in the country.

About Syria

- Capital: Damascus
- Currency: Syrian pound (SYP)
- Official language: Arabi

144. Who represented India at the 2nd meeting of the Supply Chain Council (SCC)?

आपूर्ति श्रृंखला परिषद (एससीसी) की दूसरी बैठक में भारत का प्रतिनिधित्व किसने किया?

- (a) Shri Piyush Goyal
- (b) Shri Rajesh Agrawal
- (c) Shri Amitabh Kant
- (d) Shri Suresh Prabhu
- (e) Shri Nirmala Sitharaman

Ans. b

Sol. India participates in the 2nd meeting of the Supply Chain Council (SCC) as Vice-Chair, under India-Pacific Economic Framework

India participated in the 2nd meeting of the Supply Chain Council as vice-chair. India was represented by Shri Rajesh Agrawal, Additional Secretary, Department of Commerce.

The Chair (United States) of SCC highlighted the significant progress made since the last meeting in September 2024 and shared an update on the APT relating to Chemicals, in efforts are being made, to promote greater chemicals trade and diversify sources through various work streams, and enhance international business matchmaking.

The Supply Chain Council was formed under the Agreement relating to Supply Chain Resilience under IPEF to pursue targeted, action-oriented work to strengthen the supply chains for those sectors and goods most critical to national security, public health, and economic well-being in the India-Pacific region which represents about 40 % of Global GDP and 28% of Global trade in goods and service.

India signed the Supply Chain Resilience Agreement (Pillar-II) in November 2023 under the Indo-Pacific Economic Framework for Prosperity (IPEF), a 14-member plurilateral grouping in the region.

The Agreement aims to enhance supply chains critical to national security and economic stability. It officially came into effect on February 24, 2024. As part of the agreement, Supply Chain Council (SCC) was established, with India serving as Vice Chair and the United States as Chair.

It is very timely that under IPEF, India has also been elected as the Chair for Action Plan Team on Pharma/Healthcare. Currently, Thailand, Singapore, and New Zealand have joined the APT on Pharma/Healthcare led by India.

145. India has crossed a milestone of \$1 trillion in cumulative foreign direct investment (FDI) inflows since April 2000, led by improved global competitiveness, a dynamic innovation ecosystem, and a business-friendly environment, according to the commerce and industry ministry. What was the total FDI inflow during the first half of the current fiscal year?

वाणिज्य एवं उद्योग मंत्रालय के अनुसार, अप्रैल 2000 से भारत ने संचयी प्रत्यक्ष विदेशी निवेश (एफडीआई) प्रवाह में 1 ट्रिलियन डॉलर का मील का पत्थर पार कर लिया है, जिसका नेतृत्व बेहतर वैश्विक प्रतिस्पर्धात्मकता, एक गतिशील नवाचार पारिस्थितिकी तंत्र और व्यापार के अनुकूल वातावरण ने किया है। चालू वित्त वर्ष की पहली छमाही के दौरान कुल एफडीआई प्रवाह कितना था?

(a) \$26.9 billion

- (b) \$42.1 billion
- (c) \$109.84 billion
- (d) \$1 trillion
- (e) \$2.22 billion

Ans. b

Sol. India's FDI Journey Hits \$1 Trillion

India has crossed a milestone of \$1 trillion in cumulative foreign direct investment (FDI) inflows since April 2000, led by improved global competitiveness, a dynamic innovation ecosystem, and a business-friendly environment, according to the commerce and industry ministry.

Taiwanese companies are increasingly shifting their supply chains to India due to global trade tensions, with FDI from Taiwan surpassing \$665 million between 2018 and 2024.

This achievement was bolstered by a nearly 26% rise in FDI to \$42.1 billion during the first half of the current fiscal year, reflecting India's growing appeal as a global investment destination.

Over the last decade (April 2014 to September 2024), total FDI inflows amounted to \$709.84 billion, accounting for 68.69% of the overall FDI inflow in the past 24 years.

In June 2024, India saw an increase in outward FDI commitments to \$2.14 billion compared to \$1.14 billion in June 2023, despite a decrease from \$2.22 billion in May 2024.

146. In a significant step toward bolstering India's defence capabilities and promoting the 'Aatmanirbhar Bharat' initiative, the Ministry of Defence (MoD) has signed a contract with Hindustan Aeronautics Ltd (HAL) for the procurement of 12 Su-30MKI aircraft. What is the percentage of homegrown content in the Su-30MKI aircraft being procured?

भारत की रक्षा क्षमताओं को मजबूत करने और 'आत्मनिर्भर भारत' पहल को बढ़ावा देने की दिशा में एक महत्वपूर्ण कदम उठाते हुए, रक्षा मंत्रालय (MoD) ने 12 Su-30MKI विमानों की खरीद के लिए हिंदुस्तान एयरोनॉटिक्स लिमिटेड (HAL) के साथ एक अनुबंध पर हस्ताक्षर किए हैं। खरीदे जा रहे Su-30MKI विमानों में घरेलू सामग्री का प्रतिशत कितना है?

- (a) 50%
- (b) 55.2%
- (c) 60%
- (d) 62.6%
- (e) 75.6%

Ans. d

Sol. Defence Ministry signs ₹13,500-crore deal with HAL for 12 Su-30MKI aircraft

In a significant step toward bolstering India's defence capabilities and promoting the 'Aatmanirbhar Bharat' initiative, the Ministry of Defence (MoD) has signed a contract with Hindustan Aeronautics Ltd (HAL) for the procurement of 12 Su-30MKI aircraft.

The deal, valued at approximately ₹13,500 crore, includes associated equipment and is inclusive of taxes and duties. The aircraft will feature a homegrown content of 62.6%, achieved through the indigenisation of numerous components manufactured by the Indian defence industry.

The Russian-origin Su-30MKI jets are being procured for the Indian Air Force. These jets are now manufactured by the HAL under an intergovernmental framework.

The Su-30MKIs will be produced at HAL's Nashik division, "The supply of these aircraft would enhance the operational capability of the Indian Air Force and strengthen the defence preparedness of the country.

147. The Investor Education and Protection Fund Authority (IEPFA), and the Association of Chartered Certified Accountants (ACCA) have signed an MoU to enhance financial literacy, investor education, and protection in India, focusing on urban and rural sectors. What is the name of the financial literacy program introduced under the collaboration?

निवेशक शिक्षा एवं संरक्षण निधि प्राधिकरण (आईईपीएफए) और एसोसिएशन ऑफ चार्टर्ड सर्टिफाइड अकाउंटेंट्स (एसीसीए) ने भारत में वित्तीय साक्षरता, निवेशक शिक्षा और सुरक्षा को बढ़ाने के लिए शहरी और ग्रामीण क्षेत्रों पर ध्यान केंद्रित करते हुए एक समझौता ज्ञापन पर हस्ताक्षर किए हैं। सहयोग के तहत शुरू किए गए वित्तीय साक्षरता कार्यक्रम का नाम क्या है?

- (a) Financial Future Foundation
- (b) Money Matters for All
- (c) Financial Education for You
- (d) Learn to Invest Program
- (e) Smart Finance Initiative

Ans. c

Sol. IEPFA and ACCA Sign MoU to Boost Financial Literacy and Investor Protection Across India

The Investor Education and Protection Fund Authority (IEPFA), and the Association of Chartered Certified Accountants (ACCA) have signed an MoU to enhance financial literacy, investor education, and protection in India, focusing on both urban and rural sectors.

The collaboration will implement the "Financial Education for You" (FEFY) program, a four-year initiative targeting students in grades 6 to 9 to build a strong foundation for sound financial decision-making.

ACCA will provide digital content for free and train school educators to effectively deliver the curriculum, ensuring widespread access to financial literacy tools.

The pilot phase will begin in select schools, using interactive and experiential learning techniques to promote responsible financial behavior among students.

148. President Droupadi Murmu conferred the honorary rank of 'General of Indian Army' on Nepal's Army chief General Ashok Raj Sigdel at a ceremony in New Delhi. When did the tradition of conferring honorary ranks between the army chiefs of Nepal and India begin?

राष्ट्रपति द्रौपदी मुर्मू ने नई दिल्ली में आयोजित एक समारोह में नेपाल के सेना प्रमुख जनरल अशोक राज सिगडेल को 'भारतीय सेना के जनरल' की मानद रैंक प्रदान की। नेपाल और भारत के सेना प्रमुखों के बीच मानद रैंक प्रदान करने की परंपरा कब शुरू हुई?

- (a) 1947
- (b) 1950
- (c) 1965
- (d) 1975
- (e) 1980

Ans. b

Sol. Nepal Army chief conferred honorary rank by President Murmu
President Droupadi Murmu conferred the honorary rank of 'General of Indian Army' on Nepal's Army chief General Ashok Raj Sigdel at a ceremony in New Delhi.

He was honoured for his commendable military prowess and immeasurable contribution to further fostering Nepal's long and friendly association with India.

Since 1950, the army chiefs of Nepal and India have had a unique tradition of being conferred the title of Honorary General.

General Sigdel, an alumnus of the Nepali Military Academy, was commissioned into the Nepali Army in February 1987. He assumed command of the Nepali Army as Chief of Army Staff on September 9, 2024.

149. The National Panchayat Awards 2024 honoured 45 exceptional Panchayats for their contributions to sustainable and inclusive development in rural India. Which of the following statements about the categories of the National Panchayat Awards is CORRECT?

राष्ट्रीय पंचायत पुरस्कार 2024 ने ग्रामीण भारत में सतत और समावेशी विकास में उनके योगदान के लिए 45 असाधारण पंचायतों को सम्मानित किया। राष्ट्रीय पंचायत पुरस्कारों की श्रेणियों के बारे में निम्नलिखित में से कौन सा कथन सही है?

(P) The Deen Dayal Upadhyay Panchayat Satat Vikas Puraskar recognizes Panchayats for their work in rural electrification.

(Q) The Carbon Neutral Vishesh Panchayat Puraskar is awarded for efforts to achieve net-zero carbon emissions.

(R) The Gram Urja Swaraj Vishesh Panchayat Puraskar focuses on Panchayats' contributions to water conservation.

(a) only P

(b) only Q

(c) only R

(d) only P and Q

(e) only R and Q

Ans. b

Sol. National Panchayat Awards 2024

The National Panchayat Awards 2024 honoured 45 exceptional Panchayats for their contributions to sustainable and inclusive development in rural India.

The event was presided over by the Hon'ble President of India, Smt. Droupadi Murmu, with Hon'ble Union Minister of Panchayati Raj, Shri Rajiv Ranjan Singh alias Lalan Singh.

During the prestigious ceremony, 45 Panchayats from diverse regions were honoured in recognition of their exemplary work in rural development. A booklet titled 'Best Practices on Works of Awardee Panchayats' was unveiled, documenting the innovative and impactful practices implemented by the award-winning Panchayats.

The National Panchayat Awards are usually celebrated on April 24th every year, in conjunction with National Panchayati Raj Day (due to the General Elections to the Lok Sabha held earlier in 2024, the award ceremony was rescheduled to 11th December this year.).

This day commemorates the enactment of the 73rd Constitutional Amendment Act, 1992, which came into effect in 1993 and granted Panchayats constitutional status as institutions of local self-governance. It is a day to recognize the importance of Panchayats in India's democratic structure and the crucial role they play in rural development.

The National Panchayat Awards 2024 are awarded under several categories, with the primary focus on recognizing grassroots governance, social inclusion, and environmental sustainability. The categories are as follows:

Deen Dayal Upadhyay Panchayat Satat Vikas Puraskar (DDUPSVP) - This award recognizes the top 3 Gram Panchayats (GPs) under each of the 9 Localization of Sustainable Development Goal's thematic areas.

Nanaji Deshmukh Sarvottam Panchayat Satat Vikas Puraskar- Awarded to the top 3 GPs, Block Panchayats (BPs), and District Panchayats (DPs) with the highest average score across all 9 themes.

Gram Urja Swaraj Vishesh Panchayat Puraskar - Awarded to the top 3 GPs for their significant contributions to adopting and utilizing renewable energy sources.

Carbon Neutral Vishesh Panchayat Puraskar- Given to the top 3 GPs for their efforts in achieving net-zero carbon emissions.

Panchayat Kshamta Nirmaan Sarvottam Sansthan Puraskar - Awarded to the top 3 institutions that have provided exemplary institutional support to Panchayats in achieving the Localization of Sustainable Development Goals (LSDGs).

The awards also emphasize the role of Panchayats in achieving the United Nations Sustainable Development Goals (SDGs), with a particular focus on the Localization of SDGs (LSDGs).

150. The two-day first India Maritime Heritage Conclave 2024 concluded in New Delhi. The Conclave highlighted India's rich maritime legacy since the Harappan period. Which four state governments participated in the India Maritime Heritage Conclave 2024?

दो दिवसीय प्रथम भारत समुद्री विरासत सम्मेलन 2024 नई दिल्ली में संपन्न हुआ। सम्मेलन में हड़प्पा काल से भारत की समृद्ध समुद्री विरासत पर प्रकाश डाला गया। भारत समुद्री विरासत सम्मेलन 2024 में किन चार राज्य सरकारों ने भाग लिया?

- (a) Tamil Nadu, Kerala, Uttar Pradesh, Rajasthan
- (b) Gujarat, Goa, Bihar, Arunachal Pradesh
- (c) Maharashtra, West Bengal, Punjab, Odisha
- (d) Andhra Pradesh, Telangana, Madhya Pradesh, Haryana
- (e) Karnataka, Delhi, Assam, Sikkim

Ans. b

Sol. 1st India Maritime Heritage Conclave 2024 Concludes in New Delhi

The two-day first India Maritime Heritage Conclave 2024 concluded in New Delhi.

The Conclave highlighted India's rich maritime legacy since the Harappan period.

Apart from highlighting India's rich maritime heritage, the Conclave also deliberated on developing the maritime sector in India to create employment opportunities and make India a global hub and a leading maritime player.

Four State Governments - Gujarat, Goa, Bihar and Arunachal Pradesh participated in the Conclave.

The Union Ministry of Ports, Shipping and Waterways organised the India Maritime Heritage Conclave 2024.

The Union Ministry for Labour and Employment, the Union Ministry for Youth Affairs and Sports, the Union Ministry for Education, and the Union Ministry for Tourism and Culture collaborated with the Union Ministry of Ports, Shipping and Waterways.

151. Uttarakhand Chief Minister Pushkar Singh Dhami inaugurated the 10th World Ayurveda Congress and Arogya Expo 2024 at Dehradun. What is the theme of the 10th World Ayurveda Congress and Arogya Expo 2024?

उत्तराखण्ड के मुख्यमंत्री पुष्कर सिंह धामी ने देहरादून में 10वें विश्व आयुर्वेद कांग्रेस और आरोग्य एक्सपो 2024 का उद्घाटन किया। 10वें विश्व आयुर्वेद कांग्रेस और आरोग्य एक्सपो 2024 का विषय क्या है?

- (a) Ayurveda for All
- (b) Herbal Medicine in the Modern World
- (c) Digital Health - An Ayurveda Perspective
- (d) Ayurveda and Mental Health
- (e) Ayurveda and Nutrition

Ans. c

Sol. CM Dhami inaugurated 10th World Ayurveda Congress 2024 at Dehradun
Uttarakhand Chief Minister Pushkar Singh Dhami inaugurated the 10th World Ayurveda Congress and Arogya Expo 2024 at Dehradun. The 10th World Ayurveda Congress and Arogya Expo 2024 will be held in Dehradun from 12-15th December 2024.

Theme 2024 - Digital Health- an Ayurveda Perspective

The first Ayurveda Conference was organised in Kochi, Kerala, in 2002.

It is organised every two years, and the 9th edition of the World Ayurveda Congress and Arogya Expo was held in Goa from 8-11 December 2022.

The World Ayurveda Congress and Arogya Expo 2024 are being organised by the Union Ministry of Ayush and the World Ayurveda Foundation.

About the World Ayurveda Congress and Arogya Expo

The World Ayurveda Foundation established the World Ayurveda Congress to promote Ayurveda as a healthcare system in India and Abroad.

People from all disciplines from India and abroad participate in the Congress and present their research works related to Ayurveda and allied sciences.

152. The winners of the 2024 Nobel Prizes were awarded in a ceremony held in the Swedish capital city of Stockholm and the Norwegian capital of Oslo on 10 December 2024. Which event does the Nobel Prize ceremony commemorate?

2024 के नोबेल पुरस्कारों के विजेताओं को 10 दिसंबर 2024 को स्वीडिश राजधानी स्टॉकहोम और नॉर्वे की राजधानी ओस्लो में आयोजित एक समारोह में सम्मानित किया गया। नोबेल पुरस्कार समारोह किस घटना की याद में मनाया जाता है

- (a) The birth of Alfred Nobel
- (b) The anniversary of Alfred Nobel's death
- (c) The founding of the Nobel Foundation
- (d) The discovery of dynamite
- (e) The first Nobel Prize award

Ans. b

Sol. Nobel Prize 2024 winners Honoured in Stockholm and Oslo

The winners of the 2024 Nobel Prizes were awarded in a ceremony held in the Swedish capital city of Stockholm and the Norwegian capital of Oslo on 10 December 2024.

The Nobel Prize instituted in the memory of Alfred Noble by the Noble Foundation is conferred to the winners on 10th December every year.

The Stockholm-born Swedish inventor and businessman Alfred Nobel died on 10 December 1896.

The prize winner of Physics, Chemistry, Physiology or Medicine and Economic Science is honoured at a ceremony in Stockholm, while the Peace prize winner is facilitated in Oslo.

Nobel Prize 2024

Physiology or Medicine Nobel Prize 2024

- **Given By** - The Royal Swedish Academy of Science, Stockholm, Sweden
- **Awardee** - Victor Ambros (USA) and Gary Ruvkun (USA)
- **Achievement** - *For the discovery of microRNA and its role in gene regulation.*

Physics Nobel Prize 2024

- **Given By** - The Royal Swedish Academy of Science, Stockholm, Sweden
- **Awardee** - John J. Hopfield (USA) and Geoffrey E. Hinton (British Canadian)
- **Achievement** - *For foundational discoveries and inventions that enable machine learning with artificial neural networks*

Chemistry Nobel Prize 2024

- **Given By** - The Royal Swedish Academy of Science, Stockholm, Sweden
- **Awardee** - David Baker (USA), Demis Hassabis (British), and John M. Jumper (USA)
- **Achievement** - David Baker (*for computational protein design*)

Demis Hassabi & John M. Jumper (for protein structure prediction)

Literature Nobel Prize 2024

- **Given By** - The Royal Swedish Academy of Science, Stockholm, Sweden
- **Awardee** - Novelist Han Kang (South Korea)
- **Achievement** - *For her intense poetic prose that confronts historical traumas and exposes the fragility of human life*

Peace Nobel Prize 2024

- **Given by** - Norwegian Nobel Committee
- **Awardee** - Japanese organization Nihon Hidankyo (also known as Hibakusha)
- **Achievement** - For its efforts to achieve a world free of nuclear weapons and for demonstrating through witness testimony that nuclear weapons must never be used again

Economics Nobel Prize 2024

- **Given By** - The Royal Swedish Academy of Science, Stockholm, Sweden
- **Awardee** - Daron Acemoglu (USA), Simon Johnson (USA), and James A Robinson (USA)
- **Achievement** - For studies of how institutions are formed and affect prosperity

153. Which state government has launched 'Him Bhog Atta' Project to promote natural farming?

किस राज्य सरकार ने प्राकृतिक खेती को बढ़ावा देने के लिए 'हिम भोग आटा' परियोजना शुरू की है?

- (a) Uttarakhand
- (b) Himachal Pradesh
- (c) Gujarat
- (d) Uttar Pradesh
- (e) Bihar

Ans. b

Sol. Himachal Pradesh Govt launched Him Bhog Atta and five Welfare scheme Himachal Pradesh Chief Minister Sukhvinder Singh Sukhu has launched six welfare schemes in the state to mark the two years of the completion of his government. The recently launched welfare schemes are as follows.

Him Bhog Atta'

- 'Him Bhog Atta' was launched by the Chief Minister, made from maize grown by farmers in Uttarakhand through natural farming methods.
- Natural farming systems involve traditional techniques like biomass mulching, round-the-year green cover, and indigenous cow-based dung and urine formulations.
- The state government procured maize from 1,506 farmers across ten districts of the state.
- To promote natural farming, the government aims to enroll 36,000 farmers in the Rajiv Gandhi Natural Farming Start-up Scheme, part of the Rajiv Gandhi Start-up Scheme.

Indira Gandhi Sukh Shiksha Yojna

- Indira Gandhi Sukh Shiksha Yojna aims to prevent child exploitation and support vulnerable children from widows, destitute women, divorced women, and disabled parents.
- The scheme targets 23,000 children and provides monthly financial assistance of Rs 1000 for children under 18 to cover educational costs.
- The annual budget for the scheme is Rs 53.21 crore.

Himachal Pradesh Subtropical Horticulture, Irrigation and Value Addition Project (HP Shiva)

- Total budget for the scheme -Rs1292 crore
- Aim -to encourage horticulture development in nine districts.
- It will cover 6,000 hectares and promote the cultivation of fruits like oranges, guavas, litchi and plums,
- Expected to benefit 15,000 farming families directly. The target is to produce 1.3 lakh metric tonnes of fruit annually by 2032 with a market value of Rs. 400 crore.

E-taxi under the Rajiv Gandhi Start-up Swarojgar Yojna

- The Chief Minister symbolically handed keys to 16 electric taxi owners under the Rajiv Gandhi Self-Employment Start-up Scheme 2023.
- The beneficiary of the scheme receives a 50 % subsidy for the purchase of vehicles. Electric vehicles will be leased to the state government for five years.

Cow dung purchase scheme

- The state government will buy organic and vermicompost directly from farmers at Rs 300 per quintal. The amount is directly transferred into the farmer's account.

- This is expected to boost farmer's income.

Mobile Ayush healthcare units

- Five mobile units were flagged off by the Chief Minister, which will provide Ayurveda, Unani, or Homeopathy treatments to the residents in the remote tribal regions of Kinnaur, Lahaul & Spiti, Chamba and Shillai block of Sirmaur district.

Mukhyamantri Sukh-Ashray Yojana

- The Chief Minister released financial assistance worth Rs 1.90 crore to the eligible beneficiaries under the Mukhyamantri Sukh-Ashray Yojana.
- The Sukhu government launched the scheme in February 2023 to provide education, care, and support to the state's orphan children until they reach the age of 27.

154. Who has been appointed as the new Managing Director and CEO of TransUnion CIBIL?

ट्रांसयूनियन सिबिल के नए प्रबंध निदेशक और सीईओ के रूप में किसे नियुक्त किया गया है?

- (a) Rajesh Kumar
- (b) Bhavesh Jain
- (c) Anil Mehta
- (d) Suresh Patel
- (e) Ramesh Gupta

Ans. b

Sol. TransUnion CIBIL appoints Bhavesh Jain as MD & CEO

TransUnion CIBIL has appointed Bhavesh Jain as its Managing Director and CEO. He replaces Rajesh Kumar, who stepped down after five years in the role. Rajesh has decided to move on after a continuous 32-year career in financial services. Jain, who served as chief revenue officer for five years, now assumes the top role.

Recent Appointment in Banking & Insurance Sector

- **Governor of RBI** - Sanjay Malhotra; 26th (replace Shaktikanta Das)
- **RBI representative at IBBF board** - Vaibhav Chaturvedi
- **MD & CEO of SBI Funds Management** - Nand Kishore (replace Shamsheer Singh)
- **MD and CEO of Indian Bank** - Binod Kumar (replace S L Jain) *final approval pending*
- **DBS Bank India** - Rajat Verma (replace Surojit Shome)

155. What is the name of the women-exclusive bike taxi service launched by Uber in Bengaluru?

बेंगलुरु में Uber द्वारा शुरू की गई महिलाओं के लिए विशेष बाइक टैक्सी सेवा का नाम क्या है?

- (a) Uber Bike Women
- (b) Moto Women
- (c) Uber She Rides
- (d) Women Rider Connect
- (e) Ride Women

Ans. b

Sol. Uber launches women-only bike taxi service 'Moto Women' in Bengaluru
Ride-hailing giant Uber India has introduced 'Uber Moto Women' in Bengaluru, marking its first women-exclusive bike taxi service globally.

The service, which connects female riders with female drivers, is set to expand to other major metropolitan cities, including Delhi, Mumbai, Kolkata, Chennai, and Hyderabad.

Uber Moto Women drivers will have the option to switch between accepting only female riders or all passengers.

Additionally, to ensure passenger safety, Uber has integrated real-time trip sharing with up to five trusted contacts, phone number anonymisation, and RideCheck – a system that monitors route deviations and unexpected stops. A dedicated 24×7 safety helpline also offers priority support for women users.

156. What is the loan amount sanctioned by the Asian Development Bank (ADB) for Amaravati's development?

अमरावती के विकास के लिए एशियाई विकास बैंक (ADB) द्वारा स्वीकृत ऋण राशि क्या है?

- (a) USD 500 million
- (b) USD 788 million
- (c) USD 900 million
- (d) USD 718 million
- (e) USD 850 million

Ans. b

Sol. Asian Development Bank approves \$788 million loan for Amaravati in AP
The Asian Development Bank (ADB) has sanctioned a USD 788.8 million (over Rs 6,600 crore) results-based loan to Andhra Pradesh for the development of Amaravati as a green and smart capital city that offers world-class infrastructure.

The loan will be provided in Japanese yen, amounting to 121.97 billion yen.

The Amaravati Inclusive and Sustainable Capital City Development Programme is designed to transform Amaravati into a growth hub for the region, enhancing economic prospects, providing job opportunities, and improving living conditions of the residents.

ADB and other multilateral development banks (MDBs) will bring global expertise and technical support to the Government of Andhra Pradesh, establishing a strong foundation for a dynamic, sustainable, and vibrant capital city.

Recent Loan approved by ADB

- India and ADB sign \$50 million loan **for climate-resilient water security in Meghalaya**
- India and ADB sign \$98 million loan agreement **to boost horticulture productivity**
- India and ADB signed a **\$200 million loan** to help upgrade water supply, sanitation, urban mobility, and other urban services in the state of **Uttarakhand.**
- India and ADB sign \$434.25 million **for solar facility in Assam**
- India and ADB sign 530 crore **to boost drinking water supply in 12 cities of Tripura state**
- India and ADB sign \$500 million **to improve healthcare in Maharashtra**

157. In December 2024, what is the loan amount approved by the Asian Development Bank (ADB) to boost India's sustainable infrastructure?

दिसंबर 2024 में, भारत के सतत बुनियादी ढांचे को बढ़ावा देने के लिए एशियाई विकास बैंक (ADB) द्वारा स्वीकृत ऋण राशि क्या है?

- (a) \$300 million
- (b) \$400 million
- (c) \$500 million
- (d) \$600 million
- (e) \$700 million

Ans. c

Sol. ADB approves \$500 million loan to boost India's sustainable infrastructure
The Asian Development Bank (ADB) has approved a \$500 million loan to support India's economic growth by promoting environmentally sustainable infrastructure.

The ADB loan, with a sovereign guarantee, to India Infrastructure Finance Company Limited (IIFCL) will advance sustainable infrastructure development.

This will help IIFCL provide long-term capital for infrastructure projects focusing on connectivity and energy transition as well as under-resourced sectors like urban projects, education, and health care.

About Asian Development Bank (ADB)

- **Founded** - 19 December 1966
- **Headquarters** - Mandaluyong, Metro Manila, Philippines
- **President** - Masato Kanda (replace Masatsugu Asakawa) *effect from 24 Feb 2025*
- **Vice President** - Ashok Lavasa
- **Director of ADB for India** - Mio Oka (replace Takeo Konishi)
- **Executive Director** - Vikas Sheel
- **Adviser to the Executive Director** - Smita Sarangi
- **Member Countries** - 69 (Israel)

158. Which organization has partnered with HSBC to provide funding for trade transactions worth up to \$1 billion, to bridge the funding gap for emerging market trade?

उभरते बाजार व्यापार के लिए वित्तपोषण में कमी को पूरा करने के लिए, 1 बिलियन डॉलर तक के मूल्य के व्यापार लेनदेन को वित्त पोषण प्रदान करने के लिए किस संगठन ने HSBC के साथ साझेदारी की है?

- (a) International Monetary Fund (IMF)
- (b) World Trade Organization (WTO)
- (c) International Finance Corporation (IFC)
- (d) Asian Development Bank (ADB)
- (e) Both a and c

Ans. c

Sol. HSBC, IFC launch \$1 bn trade finance programme for emerging markets
 HSBC and the World Bank's International Finance Corporation (IFC) will jointly provide funding to trade transactions valued at up to \$1 billion, in a move to help fill a gap in financing for emerging market trade.

They would equally share the risk on a portfolio of trade-related assets held by emerging-market banks in 20 countries in Africa, Asia, Latin America, and the Middle East.

The deal aims to support cross-border trade and bolster exports in critical industries as economies face geopolitical tensions and trade barriers that could create uncertainty for supply chains and threaten economic growth.

159. Indian Grandmaster Dommaraju Gukesh became the youngest chess champion in the world by defeating Ding Liren of China. Where was the 18th World Chess Championship held?

भारतीय ग्रैंडमास्टर डोमराजू गुकेश चीन के डिंग लिरेन को हराकर दुनिया के सबसे कम उम्र के शतरंज चैंपियन बन गए। 18वीं विश्व शतरंज चैंपियनशिप कहाँ आयोजित की गई थी?

- (a) Dubai
- (b) Singapore
- (c) Moscow
- (d) New Delhi
- (e) Shanghai

Ans. b

Sol. Indian Grandmaster D. Gukesh becomes youngest World chess champion
Indian Grandmaster Dommaraju Gukesh became the youngest chess champion in the world.

Gukesh made history as he clinched 18th World Chess Championship defeating Ding Liren of China in the 14th and the final match of the FIDE World Chess Championship in Singapore.

With the endgame dragging out into the fifth hour, Ding made a blunder in the 55th move which cost him the match and the crown.

India's 18-year-old prodigy capped his meteoric rise scoring 7.5 points while defending champion Ding got 6.5 points in the championship. In total 14 matches, Gukesh won three while Ding succeeded in two, rest nine matches were drawn.

Gukesh beat the record previously held by Garry Kasparov who got the crown at age of 22. Gukesh is the second world champion from India after Viswanathan Anand, who won the title four times.

160. On which date is the International Day of Neutrality commemorated every year?

अंतर्राष्ट्रीय तटस्थता दिवस हर साल किस तारीख को मनाया जाता है?

- (a) December 10
- (b) December 11
- (c) December 12
- (d) December 13
- (e) December 15

Ans. c

Sol. 12 December - International Day of Neutrality

International Day of Neutrality is commemorated on December 12 every year to raise awareness regarding the importance of neutrality in intergovernmental relations and to strengthen peace and security at the global level.

On 2 February 2017, the UN General Assembly adopted without a vote resolution 71/275 introduced by Turkmenistan, recognised by the UN as a permanently neutral state since 12 December 1995 which noted the link between the preservation of peace and the 2030 Agenda for Sustainable Development, and declared 12 December as the International Day of Neutrality. What is Neutrality?

According to international law, a neutral country is also called a sovereign state. A neutral country is one that remains neutral by keeping itself away from the war between other countries. That is, that country does not support any of the warring countries.

Switzerland is a country which is very famous for its policy of 'neutrality'. Due to this policy, Switzerland has been largely successful in avoiding the destruction of the First and Second World Wars.

160. Who has been appointed as the new fielding coach for Mumbai Indians ahead of IPL 2025?

आईपीएल 2025 से पहले मुंबई इंडियंस के लिए नया फील्डिंग कोच किसे नियुक्त किया गया है?

- (a) James Pamment
- (b) Carl Hopkinson
- (c) Ravi Shastri
- (d) Trevor Bayliss
- (e) Mahela Jayawardene

Ans. b

Sol. Mumbai Indians appoint Carl Hopkinson as new fielding coach

Mumbai Indians have appointed Carl Hopkinson as their new fielding coach ahead of IPL 2025.

Hopkinson has replaced James Pamment, who was MI's fielding coach for seven years.

Hopkinson recently finished his stint as England's long-standing fielding coach, a role which he took up in 2018.

He was involved in England's ODI World Cup win on home soil in 2019 and the T20 World Cup triumph in Australia in November 2022. Hopkinson was also the head fielding coach for the England U19 team in the 2022 ICC U19 World Cup.

161. Which platform under Prasar Bharati will provide the live broadcast of the Hockey India League 2024-25?

प्रसार भारती के अंतर्गत कौन सा प्लेटफॉर्म हॉकी इंडिया लीग 2024-25 का सीधा प्रसारण करेगा?

- (a) Doordarshan
- (b) DD Sports
- (c) DD National
- (d) DD News
- (e) Prasar Bharati TV

Ans. a

Sol. Prasar Bharati signs MoU with Hockey India to provide live broadcast of upcoming Hockey India League

Prasar Bharati has signed an MoU with Hockey India to provide a live broadcast of the upcoming Hockey India League. With this MoU, Doordarshan has become the official broadcast partner for Hockey India League 2024-25.

On the occasion, Hockey India League (HIL) governing committee members Bhola Nath Singh and Prasar Bharti Chairman Navneet Sehgal exchanged the MoU.

CEO of Prasar Bharti - Gaurav Dwivedi

DG of Akashvani - Pragya Paliwal Gaur

DG of Doordarshan- Kanchan Prashad

DG of Doordarshan (News) - Priya Kumar

162. International Mountain Day is celebrated every year on 11 December.

What is the theme for International Mountain Day 2024?

अंतर्राष्ट्रीय पर्वत दिवस हर साल 11 दिसंबर को मनाया जाता है। अंतर्राष्ट्रीय पर्वत दिवस 2024 का विषय क्या है?

- (a) Mountains: A Path to the Future
- (b) Protecting Mountain Biodiversity
- (c) Mountain Solutions for a Sustainable Future – Innovation, Adaptation, and Youth
- (d) Mountains and Climate Change
- (e) Sustainable Living in Mountains

Ans. c

Sol. 11 December - International Mountain Day

International Mountain Day is celebrated every year on 11 December.

Objective - To raise awareness about the importance of mountains to life, highlight opportunities and constraints in mountain development.

Theme 2024 - Mountain solutions for a sustainable future – innovation, adaptation and youth

This day, which was instituted by the UN in 2003, emphasizes the need for protecting mountain ecosystems and sustaining the means of subsistence for mountain populations.

163. UNICEF Day is celebrated annually on 11 December to commemorate the establishment of the United Nations International Children's Emergency Fund (UNICEF). In which year was UNICEF established?

संयुक्त राष्ट्र अंतर्राष्ट्रीय बाल आपातकालीन कोष (यूनिसेफ) की स्थापना के उपलक्ष्य में 11 दिसंबर को यूनिसेफ दिवस प्रतिवर्ष मनाया जाता है। यूनिसेफ की स्थापना किस वर्ष हुई थी?

- (a) 1945
- (b) 1946
- (c) 1947
- (d) 1950
- (e) 1951

Ans. b

Sol. 11 December - UNICEF Day

UNICEF Day is celebrated **annually on 11 December** to commemorate the establishment of the United Nations International Children's Emergency Fund (UNICEF) in 1946.

This day highlights the organization's critical role in advocating for and protecting the rights of children worldwide.

The day also stresses the significance of worldwide collaboration in tackling children's difficulties, campaigning for equal chances, and ensuring impoverished children have access to important services.

On December 11, 1946, the United Nations General Assembly and Ludwik Rajchman established UNICEF to address the needs of children in World War II-affected nations and give emergency aid to war-affected children and mothers.

164. Who has been appointed as the Executive Director of YES Bank, in December 2024?

दिसंबर 2024 में यस बैंक के कार्यकारी निदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Harish Mehta
- (b) Manish Jain
- (c) Rajiv Kumar
- (d) Sanjay Sharma
- (e) Anil Gupta

Ans. b

Sol. Manish Jain Appointed Executive Director at YES Bank

Private sector lender YES Bank has appointed Manish Jain as executive director (whole-time director) of the bank for three years.

Jain, who joined YES Bank in September 2023, currently oversees its corporate and wholesale banking business.

Before his new designation, he served as the Country Head of Wholesale Banking, where he played a critical role in driving the bank's strategic initiatives in large corporate, government, and financial institution sectors.

With a career spanning over three decades, Jain brings extensive experience in banking and finance, including 23 years at Standard Chartered Bank.

Recent Appointment in Banking & Insurance Sector

- **MD & CEO of TransUnion CIBIL** - Bhavesh Jain (replace Rajesh Kumar)
- **Governor of RBI** - Sanjay Malhotra; 26th (replace Shaktikanta Das)
- **RBI representative at IBBI board** - Vaibhav Chaturvedi
- **MD & CEO of SBI Funds Management** - Nand Kishore (replace Shamsheer Singh)
- **MD and CEO of Indian Bank** - Binod Kumar (replace S L Jain) *final approval pending*

165. National Dope Testing Laboratory (NDTL), New Delhi has received the approval from World Anti-Doping Agency (WADA) as an Athlete Passport Management Unit to manage Athlete Biological Passport (ABP). What is the Athlete Biological Passport (ABP) primarily used for?

राष्ट्रीय डोप परीक्षण प्रयोगशाला (एनडीटीएल), नई दिल्ली को एथलीट बायोलॉजिकल पासपोर्ट (एबीपी) के प्रबंधन के लिए एथलीट पासपोर्ट प्रबंधन इकाई के रूप में विश्व डोपिंग रोधी एजेंसी (वाडा) से मंजूरी मिल गई है। एथलीट बायोलॉजिकल पासपोर्ट (एबीपी) का मुख्य रूप से उपयोग किस लिए किया जाता है?

- To track an athlete's performance statistics
- To monitor an athlete's biological markers over time
- To certify an athlete's fitness for competitions
- To record training schedules
- To measure hydration levels during games

Ans. b

Sol. NDTL receives approval from WADA to manage Athlete Biological Passport
 National Dope Testing Laboratory (NDTL), New Delhi has received the approval from World Anti-Doping Agency (WADA) as an Athlete Passport Management Unit to manage Athlete Biological Passport.

The National Dope Testing Laboratory (NDTL) has received approval from the World Anti-Doping Agency (WADA) to manage the Athlete Biological Passport (ABP), which

is significant for the country's initiatives to curb the abuse of banned performance-enhancing substances.

The Athlete Biological Passport is an advanced anti-doping tool that monitors an athlete's biological markers over time. It analyzes variations in parameters such as blood and steroid profiles to ensure fair play in sports and to protect clean athletes.

166. What is Elon Musk's current net worth according to the Bloomberg Billionaires Index 2024?

ब्लूमबर्ग बिलियनेयर्स इंडेक्स 2024 के अनुसार एलन मस्क की वर्तमान कुल संपत्ति क्या है?

- (a) \$400 billion
- (b) \$447 billion
- (c) \$500 billion
- (d) \$357 billion
- (e) \$300 billion

Ans. b

Sol. Elon Musk makes history: Surpasses \$400 billion net worth, widening lead over Bezos and Zuckerberg

Elon Musk has become the first person to surpass \$400 billion in net worth, solidifying his position as **the world's richest individual**.

According to the **Bloomberg Billionaires Index**, Musk's fortune has reached \$447 billion, marking **significant growth** since the US presidential election. Musk's increasing wealth **highlights the rising value** of his ventures, particularly in the electric vehicle and space sectors, as Tesla and SpaceX continue to lead their respective markets.

Amazon founder **Jeff Bezos** is a distant second on the list with a total worth of \$249 billion and **Mark Zuckerberg** is a close third at \$224 billion.

Larry Ellison is in the fourth position with a net worth of \$198 billion and Bernard Arnault is at \$181 billion.

Elon Musk's wealth isn't just tied to his well-known companies, SpaceX and Tesla. His artificial intelligence startup, xAI, has seen its valuation double to \$50 billion since May.

167. BOBCARD LIMITED has introduced the TIARA Credit Card, premium credit card designed exclusively for women. Who is the cricketer collaborating with BOBCARD for the campaign of the TIARA Credit Card?

बॉबकार्ड लिमिटेड ने महिलाओं के लिए विशेष रूप से डिज़ाइन किया गया प्रीमियम क्रेडिट कार्ड, टियारा क्रेडिट कार्ड पेश किया है। टियारा क्रेडिट कार्ड के अभियान के लिए बॉबकार्ड के साथ सहयोग करने वाली क्रिकेटर कौन है?

- (a) Mithali Raj

- (b) Shreyanka Patil
- (c) Smriti Mandhana
- (d) Harmanpreet Kaur
- (e) Jhulan Goswami

Ans. b

Sol. BOBCARD unveils a women-centric credit card with free health perk vouchers

BOBCARD LIMITED has introduced the TIARA Credit Card, premium credit card designed exclusively for women.

Unveiled by model and actor Milind Soman, Pinkathon creator and yoga practitioner Ankita Konwar, and Ravindra Rai, MD & CEO of BOBCARD LIMITED, the TIARA card is powered by the RuPay network.

It offers a host of rewards and benefits across travel, dining, lifestyle, entertainment, and health categories, catering to the aspirations of modern women.

The TIARA cardholders get complimentary vouchers and memberships worth up to Rs 31,000 from leading brands like Myntra, Nykaa, Flipkart, Lakme Salon, and Urban Company.

To amplify the card's empowering message, BOBCARD has collaborated with cricketer Shreyanka Patil, who embodies the campaign tagline 'Your Woman Card is Your Power Move.'

168. Max Life Insurance announced a change in its corporate name to Axis Max Life Insurance after receiving the corporate and regulatory approval. What is the current stake of Axis Bank in Max Life after the acquisition?

मैक्स लाइफ इंश्योरेंस ने कॉर्पोरेट और विनियामक अनुमोदन प्राप्त करने के बाद अपने कॉर्पोरेट नाम को बदलकर एक्सिस मैक्स लाइफ इंश्योरेंस करने की घोषणा की। अधिग्रहण के बाद मैक्स लाइफ में एक्सिस बैंक की वर्तमान हिस्सेदारी कितनी है?

- (a) 15.99%
- (b) 19.99%
- (c) 25.45%
- (d) 30%
- (e) 35%

Ans. b

Sol. Max Life rebrands to Axis Max Life Insurance after regulatory approval

Max Life Insurance announced a change in its corporate name to Axis Max Life Insurance after receiving the corporate and regulatory approval.

Earlier this year, Axis Bank's board of directors approved the proposal to acquire Max Life shares, raising Axis entities' total holding in the insurance company to 19.99 percent from 19.02 percent.

Following this stake acquisition by Axis Bank, the stake of MFSL in Max Life reduced to 81 percent from 87 percent earlier.

The new brand identity is reflected in a new logo through the inclusion of Axis's 'A' and burgundy shade.

According to its exchange filing, the new brand names would carry forward the legacy of trust and expertise of Max identity, adding confidence and familiarity.

169. The World Bank has approved \$325 million to boost the Uttar Pradesh Agriculture Growth and Rural Enterprise Ecosystem Strengthening (UP-AGREES) Project. What is the main objective of the UP-AGREES Project?

विश्व बैंक ने उत्तर प्रदेश कृषि विकास एवं ग्रामीण उद्यम पारिस्थितिकी तंत्र सुदृढीकरण (UP-AGREES) परियोजना को बढ़ावा देने के लिए 325 मिलियन डॉलर की मंजूरी दी है। UP-AGREES परियोजना का मुख्य उद्देश्य क्या है?

- (a) To improve the agricultural exports of Uttar Pradesh
- (b) To enhance farmers' incomes through improved crop productivity and market connections
- (c) To reduce the wheat production in Uttar Pradesh
- (d) To increase the production of rice in Uttar Pradesh
- (e) To build large-scale industrial farms

Ans. b

Sol. World Bank approves \$325 Million Project to Boost Agriculture in Uttar Pradesh

The World Bank has approved the Uttar Pradesh Agriculture Growth and Rural Enterprise Ecosystem Strengthening (UP-AGREES) Project, a \$325.10 million initiative aimed at enhancing farmers' incomes in Uttar Pradesh through improved crop productivity, adoption of digital and climate-resilient practices, and better market connections.

The project also seeks to attract \$15 million in private investment to bolster these efforts.

Over the past decade, Uttar Pradesh has emerged as a leader in Indian agriculture, ranking first in wheat production, second in rice, and third in agricultural exports.

Despite this progress, small-scale farmers continue to face challenges such as low productivity, limited access to modern technology, and inadequate post-harvest infrastructure. The UP-AGREES Project aims to address these barriers,

benefiting one million producers, particularly in the Eastern UP and Bundelkhand regions.

170. When is National Horse Day celebrated in India?

भारत में राष्ट्रीय अश्व दिवस कब मनाया जाता है?

- (a) December 15
- (b) December 12
- (c) December 13
- (d) December 16
- (e) December 14

Ans. c

Sol. 13 December - National Horse Day

National Horse Day is celebrated annually on December 13 in India to honor and acknowledge the importance of horses in the country's history, culture, and economy.

The day is meant to highlight the significant role horses have played in India's agriculture, transportation, sports, and military. It serves to promote awareness about horse welfare and the need to protect and preserve these majestic animals.

171. When is National Energy Conservation Day celebrated in India?

भारत में राष्ट्रीय ऊर्जा संरक्षण दिवस कब मनाया जाता है?

- (a) December 10
- (b) December 14
- (c) December 15
- (d) December 12
- (e) December 13

Ans. b

Sol. 14 December - National Energy Conservation Day

National Energy Conservation Day is celebrated annually on December 14 in India to raise awareness about the importance of energy conservation and efficient energy usage.

The day highlights the need for reducing energy consumption and promoting sustainable energy practices to protect the environment and ensure the sustainable development of the nation.

Theme 2024 - Powering Sustainability: Every Watt Counts

Introduced in 1991, the National Energy Conservation Day is championed by the Bureau of Energy Efficiency (BEE) under the Ministry of Power and serves as a reminder of the vital role that energy plays in our day-to-day lives and the

urgency to conserve it. It symbolises India's commitment to energy efficiency and conservation.

172. Mikheil Kavelashvili has been elected the next president of Georgia. What is Mikheil Kavelashvili's previous profession?

मिखाइल कैवेलशविली को जॉर्जिया का अगला राष्ट्रपति चुना गया है। मिखाइल कैवेलशविली का पिछला पेशा क्या है?

- (a) Lawyer
- (b) Footballer
- (c) Economist
- (d) Diplomat
- (e) Businessman

Ans. b

Sol. Mikheil Kavelashvili elected as the president of Georgia

Mikheil Kavelashvili, a former Manchester City footballer and MP with the Georgian Dream party, will become Georgia's next president.

The Georgian Dream party controls the electoral college deciding his appointment, having eliminated popular voting for president in 2017.

Kavelashvili will join George Weah of Liberia as only the second former footballer to serve as a head of state.

173. Which of the following statements about the SBI Chief's role and NARCL is/are correct?

एसबीआई प्रमुख की भूमिका और एनएआरसीएल के बारे में निम्नलिखित में से कौन सा कथन सही है/हैं?

- (P) The committee to recommend a fresh list of accounts for NARCL will be headed by C S Setty.
 - (Q) NARCL is commonly referred to as the 'Bad Bank.'
 - (R) NARCL was established in mid-2020.
- (a) only P
 - (b) only Q
 - (c) only R and P
 - (d) only P and Q
 - (e) all are correct

Ans. d

Sol. SBI chief to head panel to recommend fresh list of accounts for NARCL: DFS
The Department of Financial Services (DFS) in the Finance Ministry has decided to set up a Committee under the Chairmanship of SBI Chairman C S Setty to

submit a fresh list of accounts for transfer to the National Asset Reconstruction Company Limited (NARCL), colloquially known as 'Bad Bank'.

This emerged at a review meeting chaired by DFS Secretary M Nagaraju to address key operational challenges and enhance the efficiency of resolution mechanisms through NARCL and the National Company Law Tribunal (NCLT).

Till date, NARCL, which came into the scene in mid-2021, has acquired 22 accounts with an exposure of ₹95,711 crore. The Finance Ministry had a few months back said that it was targeting stressed assets transfer of ₹1 lakh crore to the National Asset Reconstruction Company Ltd (NARCL) by March 2025. Essentially, a Bad Bank serves as an entity that consolidates a bank's bad loans or non-performing assets (NPAs) and works towards resolving or liquidating these stressed assets to recover maximum value.

In India, NARCL acquires these loans by paying 15 per cent of the amount in cash and the remainder in government-guaranteed SRs, which banks can invoke during the resolution or liquidation of bad loans.

174. Who is the first Pakistan bowler to take 100 wickets in each format of international cricket?

अंतरराष्ट्रीय क्रिकेट के प्रत्येक प्रारूप में 100 विकेट लेने वाले पहले पाकिस्तानी गेंदबाज कौन हैं?

- (a) Haris Rauf
- (b) Wasim Akram
- (c) Shaheen Afridi
- (d) Waqar Younis
- (e) Shoaib Akhtar

Ans. c

Sol. Shaheen Afridi Becomes Youngest Bowler to take 100 Wickets in all 3 formats

Pakistan pacer Shaheen Afridi made history by becoming his country first bowler to take 100 wickets in each format of the international cricket.

The left-arm pacer achieved the milestone during the first T20I against South Africa in Durban. The hosts defeated Pakistan by 11 runs in the match.

In the match, Shaheen took three wickets to complete 100 T20I wickets in 74 T20s and became the first Pakistan bowler to have 100 wickets in each format of the game.

Shaheen became the youngest player in the world to achieve the feat and the first to reach 100 wickets in all three formats of the game in international cricket before turning 30.

Notably, he became the youngest bowler to take 100 wickets in all three formats. He joined the club of New Zealand's Tim Southee, Bangladesh's Shakib Al Hasan, and Sri Lanka's Lasith Malinga.

Afridi became the second fastest Pakistani bowler to achieve this feat. Now, he only behind Haris Rauf, who achieved this milestone in 71 matches.

175. Consider the following points about Legendary tabla maestro Zakir Hussain. How many of the given point(s) is/are CORRECT?

महान तबला वादक जाकिर हुसैन के बारे में निम्नलिखित बिंदुओं पर विचार करें। दिए गए बिंदुओं में से कितने सही हैं?

- (i) Ustaaad Zakir Hussain was born in Mumbai on March 9, 1951.
 - (ii) In a career spanning six decades, Hussain won five Grammy Awards.
 - (iii) His most recent film 'Monkey Man' was released in 2024.
 - (iv) Hussain received the Padma Shri in 1988, Padma Bhushan in 2002, and the Padma Vibhushan in 2023.
- (a) only one
 - (b) only two
 - (c) only three
 - (d) all are correct
 - (e) all are incorrect

Ans. d

Sol. Legendary tabla maestro Zakir Hussain passes away at 73

Legendary tabla maestro Zakir Hussain passed away at the age of 73.

Ustaaad Zakir Hussain was born on March 9, 1951, in Mumbai. As the eldest son of the illustrious tabla player Allah Rakha, he was naturally drawn towards music from a very young age.

In a career spanning six decades, Hussain won five Grammy Awards, including three at the 66th Grammy Awards earlier this year. He also acted in a few movies including 'Saaz', 'Heat and Dust'. His most recent film 'Monkey Man' was released in 2024.

Zakir Hussain collaborated with several renowned artists, both Indian and international. His 1973 project with English guitarist John McLaughlin, violinist L Shankar, and percussionist T.H. 'Vikku' Vinayakram was groundbreaking. Hussain received the Padma Shri, one of the country's highest civilian honours, in 1988, the Padma Bhushan in 2002, and the Padma Vibhushan in 2023.

176. Who has been appointed as the new Prime Minister of France by Emmanuel Macron, in December 2024?

दिसंबर 2024 में इमैनुएल मैक्रों ने फ्रांस के नए प्रधानमंत्री के रूप में किसे नियुक्त किया है?

- (a) Jean-Luc Mélenchon
- (b) Francois Bayrou
- (c) Michel Barnier
- (d) Marine Le Pen
- (e) Nicolas Sarkozy

Ans. b

Sol. Emmanuel Macron announces Francois Bayrou as the new PM of France
French President Emmanuel Macron has been named Francois Bayrou his fourth prime minister of 2024, tasking the veteran centrist with steering the country out of its second major political crisis in the last six months.

Centrist Bayrou marks the country's fourth prime minister this year after Barnier resigned on Dec. 5 in the wake of a historic no-confidence vote, which saw an unlikely alliance between opposition parties on the left and far right. The 73-year-old veteran politician has led France's centre-right Democratic Movement since he founded it in 2007 and is a longtime ally of Macron. He will now be expected to form a new government in the coming weeks.

About France

- **Capital-** Paris
- **President-** Emmanuel Macron
- **Prime Minister-** Francois Bayrou
- **Official language-** French

177. Which country has become the first European nation to join the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP)?

कौन सा देश ट्रांस-पैसिफिक पार्टनरशिप (CPTPP) के लिए व्यापक और प्रगतिशील समझौते में शामिल होने वाला पहला यूरोपीय राष्ट्र बन गया है?

- (a) Germany
- (b) France
- (c) Spain
- (d) Italy
- (e) Britain

Ans. e

Sol. Britain Becomes First European Nation to Join CPTPP

Britain has become the first European nation to join the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP), becoming the 12th member.

The bloc comprises Canada and Japan, Australia, New Zealand, Brunei, Chile, Malaysia, Mexico, Peru, Singapore, and Vietnam.

The UK, following its 2016 Brexit referendum, is attempting to establish new trade deals abroad after signing the accession treaty with most EU members.

Established in 2018, the bloc safeguards against Chinese hegemony in the region, providing British companies access to a market of over 500 million people, contributing over 15% of the world's GDP.

178. Which of the following statements about the 2024 Syed Mushtaq Ali Trophy final is CORRECT?

2024 सैयद मुश्ताक अली ट्रॉफी फाइनल के बारे में निम्नलिखित में से कौन सा कथन सही है?

(P) Mumbai defeated Madhya Pradesh to win the final by 5 wickets.

(Q) The final match was held at Eden Gardens, Kolkata.

(R) Madhya Pradesh won the tournament for the first time.

(S) Suryansh Shedge from Mumbai was named Player of the Match in the final.

(a) only P and Q

(b) only Q and R

(c) only R and S

(d) only S and P

(e) only P and R

Ans. d

Sol. Mumbai defeats Madhya Pradesh to win the 2024 Syed Mushtaq Ali Trophy
Mumbai, led by Shreyas Iyer, defeated Madhya Pradesh to win the 2024-25 season Syed Mushtaq Ali Trophy.

In the final played at the Chinnaswamy stadium, Bengaluru, Mumbai defeated Madhya Pradesh by 5 wickets to win their second Syed Mushtaq Ali Trophy.

The victory over Madhya Pradesh in Bengaluru was the second title win for the Mumbai team. Mumbai had earlier won the Syed Mushtaq Ali trophy in the 2022-23 season by defeating Himachal Pradesh.

Award winner

Player of the Match: Suryansh Shedge (Mumbai)

Player of the Tournament : Ajinkya Rahane (Mumbai)

The Syed Mushtaq Ali Trophy is a domestic championship organised by the Board of Control for Cricket in India (BCCI) and is played in the T20 format.

Thirty-eight teams which participated in the Ranji Trophy played in this season of the Syed Mushtaq Ali Trophy, which was divided into five groups.

179. Which of the following statements about the CHARAK initiative is CORRECT?

चरक पहल के बारे में निम्नलिखित में से कौन सा कथन सही है?

- (P) CHARAK focuses on providing free treatment to patients with life-threatening diseases in the Singrauli region.
- (Q) CHARAK is implemented by Northern Coalfields Limited (NCL) under the guidance of the Ministry of Health and Family Welfare.
- (R) CHARAK benefits only individuals with a family income below Rs. 5 Lakhs per annum.
- (a) only P
- (b) only Q
- (c) only R
- (d) only P and Q
- (e) only Q and R

Ans. a

Sol. INCL Launches 'CHARAK' - "Community Health: A Responsive Action for Koylanchal" in Singrauli

Under the guidance of the Ministry of Coal, Singrauli based Coal India arm Northern Coalfields Limited (NCL) has rolled out 'CHARAK' - "Community Health: A Responsive Action for Koylanchal", an innovative health-centric CSR Initiative.

This project is aimed at providing free treatment for the patients suffering from identified Life- Threatening diseases belonging to Economically Weaker Sections of Singrauli region.

Under 'CHARAK', NCL will provide free treatment of identified life-threatening diseases at its dedicated hospital (NSC) or at specialised empanelled hospitals across the country.

Residents of Singrauli and Sonbhadra districts having annual family income below Rs. 8 Lakhs from all sources will be eligible for benefit under this scheme. Under this scheme, Malignancy, TB and related complications, HIV and related complications, Cardiovascular diseases, Organ Transplant, Burns with contractures leading to permanent disability, Liver disorders, Sudden vision loss etc. are covered.

As a responsible Corporate, NCL is committed to improving the socio-economic profile of Singrauli region through its different CSR interventions. Notably, NCL touched the lives of around 10 Lakhs people and spent more than 1,000 Crores on various CSR initiatives in the previous 10 years.

180. Who has been appointed as the new Country Manager and Vice President for Google India?

गूगल इंडिया के नए कंट्री मैनेजर और उपाध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Sanjay Gupta
- (b) Preeti Lobana
- (c) Roma Datta Chobey
- (d) Sundar Pichai
- (e) Parul Tyagi

Ans. b

Sol. Google appoints Preeti Lobana as India Head

Tech giant Google has appointed Preeti Lobana as its new Country Manager and Vice President for India.

Lobana succeeds Sanjay Gupta, who was recently transitioned to a bigger role as President of the Asia Pacific region.

A seasoned Googler with eight years of experience as Vice President of customer-centric solutions, Lobana will now spearhead Google India's sales and operations, driving the company's commitment to India's burgeoning digital economy.

Google had also appointed Roma Datta Chobey, the managing director for the digital native industries division of Google India, as the interim country manager.

Recent Appointment

- **Fielding coach of Mumbai Indians** - Carl Hopkinson (replace James Pamment)
- **Speaker of 6th Jharkhand Legislative Assembly** - Rabindra Mahto
- **Speaker of 15th Maharashtra Legislative Assembly** - Rahul Narwekar of BJP
- **Acting Secreary of BCCI** - Devajit Saikia (replace Jay Shah)
- **Chairman of International Cricket Council (ICC)** - Jay Shah (replace Greg Barclay)
- **President of FICCI for 2024-25** - Harsha Vardhan Agarwal (replace Anish Shah)

181. The Indian Council of Medical Research (ICMR) in collaboration with the Madras Diabetes Research Foundation (MDRF) has set up the country's first diabetes biobank in Chennai. What is the primary purpose of India's first diabetes biobank?

भारतीय चिकित्सा अनुसंधान परिषद (ICMR) ने मद्रास मधुमेह अनुसंधान फाउंडेशन (MDRF) के साथ मिलकर चेन्नई में देश का पहला मधुमेह बायोबैंक स्थापित किया है। भारत के पहले मधुमेह बायोबैंक का प्राथमिक उद्देश्य क्या है?

- (a) To develop diabetes vaccines
- (b) To assist scientific studies on diabetes and related disorders
- (c) To store medicines for diabetes treatment

- (d) To establish diabetes awareness programs
- (e) To provide free diabetes treatment to patients

Ans. b

Sol. India sets up its first diabetes biobank in Chennai

Aimed at facilitating advanced research on diabetes, the variations of the Indian type and other related disorders, the Indian Council of Medical Research (ICMR) in collaboration with the Madras Diabetes Research Foundation (MDRF) has set up the country's first diabetes biobank.

This repository of population-based biological samples established in Chennai will gather, process, store and distribute biospecimens to assist scientific studies.

A plethora of blood samples of different types of diabetes in the young, such as Type 1, Type 2 and gestational diabetes, have been stored for future studies and research.

182. Hindustan Petroleum Corporation Limited (HPCL) has signed an agreement with NICDC Logistics Data Services Ltd. (NLDS) to integrate its APIs with Unified Logistics Interface Platform (ULIP). What are the expected benefits of integrating HPCL's API with ULIP?

हिंदुस्तान पेट्रोलियम कॉर्पोरेशन लिमिटेड (एचपीसीएल) ने अपने एपीआई को यूनिफाइड लॉजिस्टिक्स इंटरफेस प्लेटफॉर्म (यूएलआईपी) के साथ एकीकृत करने के लिए एनआईसीडीसी लॉजिस्टिक्स डेटा सर्विसेज लिमिटेड (एनएलडीएस) के साथ एक समझौते पर हस्ताक्षर किए हैं। एचपीसीएल के एपीआई को यूएलआईपी के साथ एकीकृत करने के क्या अपेक्षित लाभ हैं?

- (a) Reduced traffic congestion on highways
- (b) Enhanced transparency and operational efficiency in logistics
- (c) Free refueling for logistics companies
- (d) Real-time tracking of cargo deliveries
- (e) Direct government subsidies for transporters

Ans. b

Sol. HPCL Signs Agreement with NLDS for Integration of API with Unified Logistics Interface Platform

Hindustan Petroleum Corporation Limited (HPCL) has signed an agreement with NICDC Logistics Data Services Ltd. (NLDS) to integrate its APIs with Unified Logistics Interface Platform (ULIP).

This partnership is a significant step towards enhancing transparency, operational efficiency, and innovation in India's logistics sector.

The HPCL API of ULIP provides Fuel Station & Pricing Visibility, which offers real-time visibility into the location and pricing of HPCL fuel stations across India.

This API is expected to address critical logistics challenges, such as lack of clarity on refueling options and fluctuating fuel costs along various routes. By utilizing this data, logistics service providers, traders and transporters can optimize their planning and operations, ultimately reducing costs and inefficiencies.

183. The Centre for Development of Telematics (C-DOT), the premier telecom R&D centre under the Department of Telecommunications (DoT), Government of India, has signed an agreement with Trois Infotech for its "Face Recognition Using Drone" technology. Under which program was the agreement for "Face Recognition Using Drone" signed?

भारत सरकार के दूरसंचार विभाग (DoT) के तहत प्रमुख दूरसंचार अनुसंधान एवं विकास केंद्र, सेंटर फॉर डेवलपमेंट ऑफ टेलीमेटिक्स (C-DOT) ने अपनी "ड्रोन का उपयोग करके चेहरा पहचान" तकनीक के लिए ट्रॉइस इन्फोटेक के साथ एक समझौते पर हस्ताक्षर किए हैं। "ड्रोन का उपयोग करके चेहरा पहचान" के लिए समझौता किस कार्यक्रम के तहत किया गया था?

- (a) Digital India Program
- (b) Telecom Technology Development Fund
- (c) Make in India Initiative
- (d) National Broadband Mission
- (e) Universal Telecom Research Program

Ans. b

Sol. C-DOT ties up with Trois Infotech for 'Face Recognition Using Drone' technology

In a significant step towards advancing indigenous, state-of-the-art, next-generation telecommunications technology, the Centre for Development of Telematics (C-DOT), the premier telecom R&D centre under the Department of Telecommunications (DoT), Government of India, has signed an agreement with Trois Infotech for its "Face Recognition Using Drone" technology.

The agreement has been signed under the Telecom Technology Development Fund (TTDF) program of (Universal Service Obligation Fund) USOF, (Department of Telecommunications), with C-DOT as the Implementing Agency, Gol.

This collaboration marks a significant step forward in the development of state-of-the-art indigenous telecom technologies and solutions, aligning with the vision of "Atmanirbhar Bharat" through C-DOT's Collaborative Programs (CCP). The scheme is designed to fund Indian startups, academia, and R&D institutions, acting as a crucial enabler for the design, development, and commercialization of telecommunication products and solutions. It aims to

facilitate affordable broadband and mobile services, playing a vital role in bridging the digital divide across India.

Trois Infotech is an innovative deep-tech startup, founded in 2018 and headquartered in Technopark, Trivandrum.

CEO of C-DOT - Dr. RajKumar Upadhyay.

184. The bilateral naval exercise SLINEX 2024 (Sri Lanka–India Exercise) will be conducted from 17 to 20 Dec 24 at Visakhapatnam under the aegis of the Eastern Naval Command. Which Indian naval vessel is participating in SLINEX 2024?

पूर्वी नौसेना कमान के तत्वावधान में द्विपक्षीय नौसैनिक अभ्यास SLINEX 2024 (श्रीलंका-भारत अभ्यास) 17 से 20 दिसंबर 2024 तक विशाखापत्तनम में आयोजित किया जाएगा। SLINEX 2024 में कौन सा भारतीय नौसैनिक पोत भाग ले रहा है?

- (a) INS Vikrant
- (b) INS Sumitra
- (c) INS Arihant
- (d) INS Shivalik
- (e) INS Chennai

Ans. b

Sol. India, Sri Lanka joint naval exercise SLINEX 2024 begins

The bilateral naval exercise SLINEX 2024 (Sri Lanka–India Exercise) will be conducted from 17 to 20 Dec 24 at Visakhapatnam under the aegis of the Eastern Naval Command.

The exercise will be held in two phases - the Harbour Phase from 17 to 18 December and the Sea Phase from 19 to 20 December.

Initiated in 2005, SLINEX is a significant series of bilateral naval exercises that have strengthened maritime cooperation between India and Sri Lanka over the years.

Indian Naval Ship INS Sumitra, a naval offshore patrol vessel of the Eastern Fleet, along with a Special Forces team will participate on behalf of India, while SLNS Sayura, an offshore patrol vessel, with an embarked Special Forces team will join on behalf of Sri Lanka.

During the harbour phase, participants will engage in professional and social exchanges to strengthen mutual understanding. The Sea Phase will feature joint exercises, including Special Forces operations, gun firings, communication drills, seamanship practices, navigation evolutions, and helicopter operations.

Recent Exercise

- Joint Military Exercise **Harimau Shakti 2024** between India and Malaysia - Bentong camp, Pahang district, Malaysia.
- 1st edition of Joint Tabletop Exercise, **CINBAX** between India and Cambodia - Foreign Training Node, Pune, Maharashtra.
- ICG conducted 11th National Maritime **Search and Rescue Exercise (SAREX-2024)** off the Kochi coast.
- Indian Coast Guard conducts maritime search and rescue exercises off Kochi coast
- 13th edition of Joint Military Exercise **AGNI WARRIOR (XAW-2024)** between India and Singapore - Field Firing Ranges, Devlali, Maharashtra

185. Manipal Academy of BFSI (MABFSI), a leading learning solutions provider for the BFSI sector, has partnered with Axis Bank to launch a Women-Exclusive Cohort under the Axis Bank Young Bankers Program (ABYB). What is the primary aim of the Women-Exclusive Young Bankers Cohort?

बीएफएसआई क्षेत्र के लिए अग्रणी शिक्षण समाधान प्रदाता मणिपाल अकादमी ऑफ बीएफएसआई (एमएबीएफएसआई) ने एक्सिस बैंक यंग बैंकर्स प्रोग्राम (एबीवाईबी) के तहत महिला-विशेष कोहोर्ट शुरू करने के लिए एक्सिस बैंक के साथ साझेदारी की है। महिला-विशेष यंग बैंकर्स कोहोर्ट का प्राथमिक उद्देश्य क्या है?

- (a) To train graduates in financial technology
- (b) To reduce unemployment among women in rural areas
- (c) To introduce new banking technologies
- (d) To train women for entrepreneurship roles
- (e) To strengthen gender diversity and inclusion in banking

Ans. e

Sol. MABFSI & Axis Bank Launches Women-Exclusive Young Bankers Cohort to Drive Gender Inclusion in Banking

Manipal Academy of BFSI (MABFSI), a leading learning solutions provider for the BFSI sector, has partnered with Axis Bank to launch a Women-Exclusive Cohort under the Axis Bank Young Bankers Program (ABYB).

This initiative aims to strengthen gender diversity and inclusion in the banking workforce.

The ABYB program, which has trained over 16,000 graduates over the past 12 years, has introduced this exclusive women-only cohort to boost female participation.

With 700 women enrolled, the program has improved the gender ratio from 31% to 38% for FY 2024-25, marking a significant step forward compared to previous batches.

186. Newgen Software, a global leader in AI-driven digital transformation, has launched its AI-enabled Captive Finance Solution. What technology powers the AI-enabled Captive Finance Solution by Newgen?

एआई-संचालित डिजिटल परिवर्तन में वैश्विक अग्रणी न्यूजेन सॉफ्टवेयर ने अपना एआई-सक्षम कैप्टिव फाइनेंस समाधान लॉन्च किया है। न्यूजेन द्वारा एआई-सक्षम कैप्टिव फाइनेंस समाधान को कौन सी तकनीक शक्ति प्रदान करती है

- (a) Blockchain Technology
- (b) NewgenONE Low-Code Platform
- (c) Internet of Things (IoT)
- (d) Robotic Process Automation (RPA)
- (e) Quantum Computing

Ans. b

Sol. Newgen Unveils AI-enabled Captive Finance Solution to Revolutionize Lending and Leasing Operations

Newgen Software, a global leader in AI-driven digital transformation, has announced the launch of its AI-enabled Captive Finance Solution, powered by the NewgenONE low-code platform.

The solution is designed to help captive finance organizations and NBFCs optimize lending and leasing operations through intelligent automation and a customer-centric approach.

The newly launched solution addresses a wide array of financing needs for retail customers, dealers, and suppliers. It features specialized modules for lending, leasing, inventory financing, working capital loans, term loans, credit limit management, and invoice discounting.

187. The United Nations has recognised ecologist Madhav Gadgil with the annual Champions of the Earth award, the UN's highest environmental honour. What is the primary reason Madhav Gadgil received the UNEP Champions of the Earth award?

संयुक्त राष्ट्र ने पारिस्थितिकीविद माधव गाडगिल को वार्षिक चैंपियंस ऑफ द अर्थ पुरस्कार से सम्मानित किया है, जो संयुक्त राष्ट्र का सर्वोच्च पर्यावरण सम्मान है। माधव गाडगिल को यूएनईपी चैंपियंस ऑफ द अर्थ पुरस्कार मिलने का मुख्य कारण क्या है?

- (a) His work on renewable energy projects
- (b) His contributions to the ecological protection of the Western Ghats
- (c) His role in combating air pollution in urban areas
- (d) His leadership in promoting sustainable farming practices
- (e) His efforts to conserve marine biodiversity

Ans. b

Sol. Ecologist Madhav Gadgil honoured with UNEP Champions of Earth Award
 Veteran Indian ecologist Madhav Gadgil has been chosen as one of the six persons/institutions to be honoured with the prestigious 2024 United Nations Environment Programme (UNEP) 'Champions of the Earth' award.

Mr. Gadgil, the only Indian on the list of this year's award recipients, chaired the government-constituted Western Ghats Ecology Expert Panel to study the impact of population pressure, climate change, and development activities on the ecologically fragile region in India.

The 'Champions of the Earth award is considered the United Nation's highest environmental honour.

The panel recommended in 2011 that the entire hill range be declared an Ecologically Sensitive Area (ESA) and divided into three Ecologically Sensitive Zones (ESZ 1, 2, and 3) based on their environmental sensitivity.

It also recommended a ban on mining, quarrying, new thermal power plants, hydropower projects, and large-scale wind energy projects in ESZ 1. However, these recommendations faced opposition from State governments, industries, and local communities.

UNESCO declared the Western Ghats a World Heritage Site in July 2012 and in 2013, the Centre formed a **High-Level Working Group** led by rocket scientist K Kasturirangan to propose measures for the ecological protection and sustainable development of the region.

This group identified 37% of the Western Ghats, covering 59,940 square km, as ecologically sensitive.

List of the 2024 UNEP Champions of Earth Award winners

Winner	Category
Madhav Gadgil (India)	Lifetime Achievement
Sonia Guajajara (Brazil's Minister of Indigenous Peoples)	Policy Leadership
Lu Qi(China)	Science and Innovation
Sekem Organisation of Egypt (It was founded by Ibrahim Abouleish)	Entrepreneurial Vision
Amy Bowers Cordalis (United States of America)	Inspiration and Action

Gabriel Paun (Romania)

Inspiration and Action

188. Which player won the women's singles title at the Odisha Masters 2024?

ओडिशा मास्टर्स 2024 में महिला एकल का खिताब किस खिलाड़ी ने जीता?

- (a) PV Sindhu
- (b) Cai Yan Yan
- (c) Saina Nehwal
- (d) Anmol Kharb
- (e) Tanvi Sharma

Ans. b

Sol. Rithvik Kumar wins Odisha Masters 2024 badminton men's singles title
 Rithvik Sanjeevi Satish Kumar won the men's single title of the 2024 BWF Super100 Odisha Masters badminton tournament.

Rithvik was the sole Indian winner in the Odisha Masters, which was dominated by the Chinese players, who won three titles, and the Japanese claimed the women's doubles title.

Chinese Cai Yan Yan won her second consecutive women's single BWF Super 100 title in Cuttack by defeating 15-year-old Tanvi Sharma in the final.

Last week, Cai Yan Yan won the 2024 BWF Super 100 Guwahati tournament's singles title, defeating Anmol Kharb of India.

The \$100,000 lakh prize money BWF Super 100 Odisha Masters 2024 was held in Cuttack, Odisha. It was the third edition of the BWF Super 100 Odisha Masters after the inaugural edition in 2021 and 2023.

The BWF Super 100 Odisha Masters 2024 was organised jointly by the Badminton's governing body in India, the Badminton Association of India and the Odisha Badminton Association.

189. Where did the Indian Women's Junior Hockey team win the Women's Junior Asia Cup title in 2024?

भारतीय महिला जूनियर हॉकी टीम ने 2024 में महिला जूनियर एशिया कप का खिताब कहाँ जीता?

- (a) Dubai, UAE
- (b) Doha, Qatar
- (c) Muscat, Oman
- (d) Kuala Lumpur, Malaysia
- (e) Jakarta, Indonesia

Ans. c

Sol. Indian Hockey team won Women's Junior Asia Cup title at Muscat

Indian women's junior hockey team successfully defended their Women's Junior Asia Cup title in Muscat, Oman, by defeating China 3-2 in the final.

India, the previous 2023 edition winner, won the 10th Women's Junior Asia Cup, 3-2 in the penalty shoot-out in the final played at Muscat.

The top five finishers at the 2024 Women's Junior Asia Cup - India, China, Japan, South Korea and Malaysia qualified for the 2025 FIH Women's Junior World Cup in Chile.

The Indian women's team emulated the Indian men's hockey team, which won the 2024 Hockey Junior Asia Cup for the fifth time in Muscat, Oman.

190. What was the WPI-based inflation rate in November 2024?

नवंबर 2024 में WPI आधारित मुद्रास्फीति दर क्या थी?

- (a) 2.40%
- (b) 1.89%
- (c) 2.10%
- (d) 1.29%
- (e) 1.63%

Ans. b

Sol. WPI inflation falls to 3-month low of 1.89% in November on softer food Prices Wholesale price index (WPI)-based inflation hit a three-month low of 1.89 per cent in November 2024 from 2.4 per cent recorded in October 2024.

This fall in WPI was largely due to the softening of primary food inflation, which moderated to 8.63 per cent in November 2024 compared to 13.54 per cent in October 2024.

For the April-November 2024 period, WPI inflation stood at 2.1 per cent as against a contraction of 1.29 per cent in the same period last year.

Recent WPI-based Wholesale inflation in India

- **June 2024** – 3.36%
- **July 2024** – 2.04%
- **August 2024** – 1.31%
- **September 2024** – 1.84%
- **October 2024** – 2.36%
- **November 2024** – 1.89%

191. The 'Ram Temple project' of the Shri Ram Janmaboomi Temple in Ayodhya has been awarded the 'Sword of Honour' by the British Safety Council. What material is primarily being used to build the Ram Temple?

अयोध्या में श्री राम जन्मभूमि मंदिर की 'राम मंदिर परियोजना' को ब्रिटिश सुरक्षा परिषद द्वारा 'स्वॉर्ड ऑफ ऑनर' से सम्मानित किया गया है। राम मंदिर के निर्माण में मुख्य रूप से किस सामग्री का उपयोग किया जा रहा है?

- (a) Red sandstone from Agra
- (b) Bansi Paharpur stone from Rajasthan
- (c) Granite from Tamil Nadu
- (d) White marble from Makrana
- (e) Black stone from Karnataka

Ans. b

Sol. Ayodhya's Ram Temple honored with the prestigious 'Sword of Honour' for safety excellence

The 'Ram Temple project' of the Shri Ram Janmaboomi Temple in Ayodhya has been awarded the 'Sword of Honour' by the British Safety Council.

This award was one of the highest recognitions in safety management and that the British Safety Council evaluates the safety processes, practices, and on-site activities during its audits, and only those who receive a five-star assessment were eligible for the 'Sword of Honour' award.

Larsen and Toubro, the company responsible for the construction of the temple, was also awarded a 'Golden Trophy' by the National Safety Council for its safety measures during the construction process.

The temple has been built under close coordination between Larsen and Toubro and Tata Consulting Engineers, with effective supervision by the Construction Committee of Shri Ram Janmbhoomi Teerth Kshetra Trust.

The construction of the first and second floors, including the Shikhar (spire) of the temple, was in its final phase, with completion expected by June 2025.

The temple is being built using Bansi Paharpur stone from Rajasthan, with a total of approximately 15 lakh cubic feet of stone, along with significant marble cladding.

192. Which airport in India became the first to connect 150 destinations?

भारत का कौन सा हवाई अड्डा 150 गंतव्यों को जोड़ने वाला पहला हवाई अड्डा बन गया है?

- (a) Chhatrapati Shivaji Maharaj International Airport, Mumbai
- (b) Kempegowda International Airport, Bengaluru
- (c) Chennai International Airport
- (d) Indira Gandhi International (IGI) Airport, Delhi
- (e) Rajiv Gandhi International Airport, Hyderabad

Ans. d

Sol. Delhi airport becomes India's first airport to connect 150 destinations
The New Delhi airport has become the first airport in India to connect 150 destinations.

Notably, DIAL, operates and manages the IGI Airport in New Delhi.

As per DIAL, Thai AirAsia X launched direct flights between Delhi and Bangkok-Don Mueang (DMK), marking the 150th destination connected to Delhi Airport. The ongoing induction of wide-body aircraft by Indian carriers is set to transform Delhi Airport into a super-connector hub, reinforcing its position as a leading choice for international and long-haul travel.

193. C-DOT, the premier Telecom R&D centre of the Department of Telecommunications (DoT), GoI has signed an agreement with Silizium Circuits Pvt Ltd a fabless Semiconductor IP & SoC Startup under FABCI (Fabless Chip Design Incubator) IIT Hyderabad for the "Design and Development of LEO Satellite Components, and GNSS RF Front End ASIC". What does C-DOT stand for?

सी-डॉट, दूरसंचार विभाग (डीओटी), भारत सरकार के प्रमुख दूरसंचार अनुसंधान एवं विकास केंद्र ने आईआईटी हैदराबाद के एफएबीसीआई (फैबलेस चिप डिजाइन इनक्यूबेटर) के तहत एक फैबलेस सेमीकंडक्टर आईपी और एसओसी स्टार्टअप सिलिज़ियम सर्किट प्राइवेट लिमिटेड के साथ "एलईओ सैटेलाइट घटकों और जीएनएसएस आरएफ फ्रंट एंड एसआईसी के डिजाइन और विकास" के लिए एक समझौते पर हस्ताक्षर किए हैं। सी-डॉट का मतलब क्या है?

- (a) Centre for Development of Telecommunication
- (b) Centre for Digital and Optical Technologies
- (c) Centre for Development of Telematics
- (d) Central Department of Telecommunication
- (e) Communication Development and Telecommunication

Ans. c

Sol. C-DOT and Silizium Circuits signs agreement for "Design and Development of LEO Satellite Components and GNSS RF Front End ASIC"

The Centre for Development of Telematics (C-DOT), the premier Telecom R&D centre of the Department of Telecommunications (DoT), GoI has signed an agreement with Silizium Circuits Pvt Ltd a fabless Semiconductor IP & SoC Startup under FABCI(Fabless Chip Design Incubator) IIT Hyderabad for the "Design and Development of LEO Satellite Components, and GNSS RF Front End ASIC".

The agreement is signed under the Telecom Technology Development Fund (TTDF) scheme of the Department of Telecommunications, Government of India.

This scheme, designed to fund Indian startups, academia, and R&D institutions, is a crucial enabler for designing, developing, and commercializing telecommunication products and solutions.

It aims to enable affordable broadband and mobile services, playing a significant role in bridging the digital divide across India.

This initiative aims to drive innovation in India's satellite communication ecosystem by addressing key challenges such as power efficiency, high-speed data transmission, and robust signal integrity.

194. Which institution has signed an MoU with the Indian Navy for logistics-related education, research, and training?

किस संस्थान ने रसद से संबंधित शिक्षा, अनुसंधान और प्रशिक्षण के लिए भारतीय नौसेना के साथ समझौता ज्ञापन पर हस्ताक्षर किए हैं?

- (a) Indian Institute of Technology
- (b) National Defence Academy
- (c) Gati Shakti Vishwavidyalaya
- (d) Indian Maritime University
- (e) Defence Research and Development Organisation

Ans. c

Sol. Gati Shakti Vishwavidyalaya and Indian Navy sign MoU for Logistics related Education, Research and Training

Gati Shakti Vishwavidyalaya, Vadodara has signed an MoU with the Indian Navy in New Delhi. The MoU aims at enhancing logistics-related education, research, and training for the Indian Navy.

The collaboration is set to strengthen the Indian Navy's logistical framework by focusing on supply chain management, multimodal transportation, and sustainability in logistics. It also aligns with national development initiatives such as the PM Gati Shakti National Master Plan 2021 and the National Logistics Policy 2022.

The MoU facilitates the exchange of expertise and case studies in areas such as AI applications, predictive analytics, and blockchain technology to elevate logistics practices.

Recent MoU

- Gati Shakti Vishwavidyalaya and Indian Navy sign MoU for Logistics related Education, Research and Training
- **MoD inks contract worth ₹1207 Cr with Cochin Shipyard Limited for Short Refit and Dry Docking of INS Vikramaditya**
- Mines Ministry signs MoU with International Energy Agency on Cooperation in the Area of Critical Mineral
- NTPC and Indian Army Join Hands for Round-the-Clock Power Supply using Green Hydrogen

- Reliance, Nvidia partner to build large-scale AI infrastructure in India
- IIM Shillong signs MoU with SIDBI to launch entrepreneurship training and incubation programme
- Government and Meta join forces for "Scam se Bacho" Campaign to tackle rising online scams
- BHP signed MoU with SAIL to accelerate potential pathways to steel decarbonisation

195. What is one of the key directives from the RBI's recent MPC meeting regarding MSME loans?

एमएसएमई ऋणों के संबंध में आरबीआई की हालिया एमपीसी बैठक के प्रमुख निर्देशों में से एक क्या है?

- (a) NBFCs must increase loan tenure for MSMEs
- (b) Banks and NBFCs cannot levy foreclosure charges or prepayment penalties on MSMEs
- (c) MSMEs must pay higher interest rates for unsecured loans
- (d) Banks must offer fixed-rate loans to MSMEs only
- (e) NBFCs must obtain RBI approval for MSME loans above INR 50 crore

Ans. b

Sol. RBI's Foreclosure Guidelines on MSME Loans Implications for NBFCs

The Union Budget 2024 incorporates numerous initiatives for MSMEs, particularly for manufacturing units, to boost the sector's long-term growth and profitability.

One of these initiatives is the Credit Guarantee Scheme, where MSMEs in manufacturing can access collateral-free loans with a guarantee of up to INR 100 crore, shared Jugal Mantri, CEO, Anand Rathi Global Finance, in an exclusive interaction with Srajan Agarwal of Elets News Network (ENN).

In the recent MPC meeting of the RBI, it was stated that banks and NBFCs cannot levy foreclosure charges or pre-payment penalties on MSMEs. A draft circular on this matter is also expected to be issued for public consultation. As per the present RBI guidelines, NBFCs are not permitted to charge any pre-payment penalties or foreclosure charges on floating-rate term loans given to Individual borrowers for nonbusiness purposes.

For NBFCs, foreclosure charges or prepayment charges are one of the important aspects of managing its liquidity and commitment to the funds raised for onward lending.

NBFCs will also have to forgo future income in the event of a greater foreclosure if there is no urgent need for financing. Besides, NBFCs will also forgo the foreclosure charges which is a source of income for them.

196. Indian commercial banks wrote off Rs 12.3 lakh crore in loans between the 2014-15 and 2023-24 financial years, according to government data presented in Parliament. Which bank had the highest loan write-offs during the ten-year period?

संसद में प्रस्तुत सरकारी आंकड़ों के अनुसार, भारतीय वाणिज्यिक बैंकों ने 2014-15 और 2023-24 वित्तीय वर्षों के बीच 12.3 लाख करोड़ रुपये के ऋण माफ किए। दस साल की अवधि के दौरान किस बैंक ने सबसे अधिक ऋण माफ किए?

- (a) Punjab National Bank
- (b) ICICI Bank
- (c) State Bank of India
- (d) Bank of Baroda
- (e) HDFC Bank

Ans. c

Sol. ₹12.3 lakh crore: Indian banks' loan write-off in past 10 years

Indian commercial banks wrote off Rs 12.3 lakh crore in loans between the 2014-15 and 2023-24 financial years, according to government data presented in Parliament.

Public sector banks accounted for Rs. 6.5 lakh crore of these write-offs in the last five years (FY20-24).

Write-offs peaked at Rs. 2.4 lakh crore in FY19 following an asset quality review. They dropped to Rs. 1.7 lakh crore in FY24, representing 1% of the total outstanding bank credit. Public sector banks hold a 51% share of new loans, down from 54% in FY23.

As of September 30, 2024, gross non-performing assets (NPAs) for public sector banks were ₹3,16,331 crore (3.01% of outstanding loans), and ₹1,34,339 crore (1.86% of outstanding loans) for private sector banks.

State Bank of India wrote off ₹2 lakh crore during the ten-year period, while Punjab National Bank wrote off ₹94,702 crore. Public sector banks wrote off ₹42,000 crore in the first half of the current fiscal year.

197. What is the name of the new feature launched by LazyPay to simplify high-value purchases?

उच्च मूल्य की खरीदारी को सरल बनाने के लिए LazyPay द्वारा लॉन्च की गई नई सुविधा का नाम क्या है?

- (a) LazyPay Credit

- (b) LazyPay EMI
- (c) LazyPay Wallet
- (d) LazyPay Plus
- (e) LazyPay Instant

Ans. b

Sol. LazyPay Unveils 'LazyPay EMI' to Simplify High-Value Purchases

LazyPay, a leading digital financial services provider by PayU, has launched 'LazyPay EMI' in partnership with its partner lender, PayU Finance.

This innovative solution is designed to make high-value online purchases more affordable and accessible for consumers across India. By eliminating the need for a credit card, the feature offers a hassle-free way for users to finance their purchases.

Consumers can finance purchases between Rs. 5,000 to Rs. 1 lakh with flexible repayment options ranging from 3 to 12 months. This launch reinforces LazyPay's commitment to providing a streamlined checkout experience across a broader range of merchants and consumers.

198. Who has been reappointed as the MD & CEO of RBL Bank for three years?

आरबीएल बैंक के एमडी और सीईओ के रूप में किसे तीन साल के लिए फिर से नियुक्त किया गया है?

- (a) Shyam Srinivasan
- (b) R Subramaniakumar
- (c) Prashant Kumar
- (d) Amitabh Chaudhry
- (e) Sandeep Bakshi

Ans. b

Sol. RBL Bank Reappoints R Subramaniakumar as MD & CEO for 3 Years

RBL Bank's Board of Directors has approved the reappointment of R Subramaniakumar as the Managing Director and Chief Executive Officer (MD & CEO) for a further period of three years, effective June 23, 2025.

The reappointment is subject to approval from the Reserve Bank of India (RBI).

The bank confirmed that it will seek regulatory approval by submitting an application to the RBI under Section 35B of the Banking Regulation Act, 1935.

Subramaniakumar, who was initially appointed as MD & CEO in June 2022, became the second public sector banker after Prashant Kumar to head a private sector bank.

Recent Appointment in Banking & Insurance Sector

- Executive Director of YES Bank - Manish Jain

- **MD & CEO of TransUnion CIBIL** - Bhavesh Jain (replace Rajesh Kumar)
- **Governor of RBI** - Sanjay Malhotra; 26th (replace Shaktikanta Das)
- **RBI representative at IBBI board** - Vaibhav Chaturvedi
- **MD & CEO of SBI Funds Management** - Nand Kishore (replace Shamsheer Singh)

199. Which organization approved the acquisition of certain stake in Speed JVco S.à r.l. by Ramon Investments Pte. Ltd.?

किस संगठन ने रेमन इन्वेस्टमेंट्स प्राइवेट लिमिटेड द्वारा स्पीड जेवीको एस.ए.आर.एल. में कुछ हिस्सेदारी के अधिग्रहण को मंजूरी दी?

- (a) Reserve Bank of India (RBI)
- (b) Securities and Exchange Board of India (SEBI)
- (c) Competition Commission of India (CCI)
- (d) Ministry of Corporate Affairs (MCA)
- (e) National Company Law Tribunal (NCLT)

Ans. c

Sol. CCI approves the acquisition of certain stake of Speed JVco S.à r.l. (Target) by Ramon Investments Pte. Ltd. (Acquirer)

The Competition Commission of India has approved the acquisition of certain stake of Speed JVco S.à r.l. (Target) by Ramon Investments Pte. Ltd. (Acquirer).

The Proposed Combination involves the acquisition of certain stake of the Target by the Acquirer.

Acquirer is an investment holding company and does not engage in any business operation other than holding investments. It is an indirect wholly owned subsidiary of Temasek Holdings (Private) Limited (Temasek).

Temasek is an investment company headquartered in Singapore. Temasek's global portfolio covers a broad spectrum of industries including transportation; financial services; telecommunications, media & technology; consumer & real estate; life sciences & agri-food; and multi-sector funds.

220. Prime Minister Narendra Modi has inaugurated and laid the foundation stone of 24 projects related to power, road, railway and water worth more than Rs 46,300 crore in Jaipur. Which of the following is one of the key projects inaugurated by PM Modi?

प्रधानमंत्री नरेंद्र मोदी ने जयपुर में 46,300 करोड़ रुपये से अधिक की लागत वाली बिजली, सड़क, रेलवे और पानी से जुड़ी 24 परियोजनाओं का उद्घाटन और शिलान्यास किया। इनमें से कौन सी परियोजना प्रधानमंत्री मोदी द्वारा उद्घाटन की गई प्रमुख परियोजनाओं में से एक है?

- (a) Ganga Canal Irrigation Project
- (b) Parvati, Kalisindh, Chambal Link Project
- (c) Yamuna Expressway Development Project
- (d) Sabarmati Riverfront Project
- (e) Sardar Sarovar Dam Project

Ans. b

Sol. PM Modi inaugurates projects worth ₹46,300 crore in Rajasthan

Prime Minister Narendra Modi has inaugurated and laid the foundation stone of 24 projects related to power, road, railway and water worth more than Rs 46,300 crore in Jaipur.

He inaugurated 9 projects worth more than Rs 11,000 crore, which include 7 projects of the Central Government and 2 projects of the State Government.

These projects also include the Parvati, Kalisindh, Chambal Link Project, which is important for Rajasthan and Madhya Pradesh.

The MOA for this project was signed between Madhya Pradesh and Rajasthan in the presence of the Prime Minister.

221. Who won the gold medal in the Women's 25m Pistol Final at the 67th National Shooting Championship?

67वीं राष्ट्रीय निशानेबाजी चैंपियनशिप में महिलाओं की 25 मीटर पिस्टल फाइनल में स्वर्ण पदक किसने जीता?

- (a) Simranpreet Kaur Brar
- (b) Rahi Sarnobat
- (c) Riya Shirish Thatte
- (d) Manu Bhaker
- (e) Heena Sidhu

Ans. c

Sol. Riya Shirish Thatte clinches Gold medal in Women's 25m Pistol Final of 67th National Shooting Championship Competitions

In Shooting, Riya Shirish Thatte of Aurangabad has clinched the gold medal in the women's 25m pistol final of the 67th National Shooting Championship Competitions in New Delhi.

She defeated Punjab's Simranpreet Kaur Brar 7-2 in a shoot-off after both had tied at 31 hits in the eight series of five-shots decider. This is Riya's first senior national title.

Olympian and former Asian Games champion Rahi Sarnobat was third with 25 hits.

The shotgun and pistol competitions of the National Shooting Championship are being held in New Delhi, while Bhopal is holding the rifle nationals.

222. Which team won the inaugural Waldner Cup 2024 Table Tennis tournament?

किस टीम ने पहला वाल्डनर कप 2024 टेबल टेनिस टूर्नामेंट जीता?

- (a) Team World
- (b) Team Europe
- (c) Team Asia
- (d) Team America
- (e) Team Africa

Ans. c

Sol. Team Asia of Manika Batra wins inaugural TT Waldner Cup 2024 in Norway
Team Asia won the inaugural Waldner Cup 2024 Table Tennis tournament, defeating Team World 14-10.

Manika Batra was the only Indian player to be included in the Team Asia team. World no.25 ranked Manika Batra lost her singles and doubles match in the Waldner Cup. She lost her singles match to Adriana Diaz of Puerto Rico. In the doubles, she paired with Shin Yubin of South Korea but lost the match against the pair of Adriana Diaz and Romania's Bernadette Szocs.

223. Who was the most searched Indian sportsperson globally in 2024?

2024 में विश्व स्तर पर सबसे अधिक खोजा जाने वाला भारतीय खिलाड़ी कौन था?

- (a) Hardik Pandya
- (b) Virat Kohli
- (c) Rohit Sharma
- (d) KL Rahul
- (e) Shubman Gill

Ans. a

Sol. Hardik Pandya most Searched Indian Sportsperson

Indian cricketer Hardik Pandya was the most searched Indian sportsperson across the globe, as per Google Year in Search 2024, ranking seventh among the most searched sportspersons world-wide.

It has been a career-defining year for Hardik Pandya, who experienced the extreme highs and lows of sports in a matter of months.

The IPL was the top trending overall search in India ahead of the T20 World Cup. The Olympics (5th), Pro Kabaddi League (9th) and Indian Super League (10th) were the other sporting events present in the top 10 overall trends.

In sports trends in India, the IPL, T20 World Cup and the Olympics occupied the top three slots.

Five of the top 10 trending people in India were sportspersons - Vinesh Phogat (1st), Hardik Pandya (4th), Shashank Singh (6th), Abhishek Sharma (9th) and Lakshya Sen (10th).

Vinesh Phogat topped the trending people list in India for 2024. Earlier this year, Vinesh made it to the final of the women's 50kg wrestling event at the Paris 2024 Olympics but was disqualified later for being overweight. Lakshya Sen, who narrowly missed out on an Olympic medal in badminton, also featured in the top 10

224. Assam Chief Minister Himanta Biswa Sarma attended Bhutan's 117th National Day celebration on 17 December 2024 at Thimphu, the capital of Bhutan. What is the significance of 17th December in Bhutan?

असम के मुख्यमंत्री हिमंत बिस्वा सरमा 17 दिसंबर 2024 को भूटान की राजधानी थिम्पू में भूटान के 117वें राष्ट्रीय दिवस समारोह में शामिल हुए। भूटान में 17 दिसंबर का क्या महत्व है?

- (a) It marks the coronation of the first King of Bhutan
- (b) It celebrates Bhutan's Independence Day
- (c) It marks the establishment of Bhutan's democracy
- (d) It is the day of Bhutan's national election
- (e) It is the birth anniversary of the current King

Ans. a

Sol. Assam CM attends Bhutan's 117th National Day

Assam Chief Minister Himanta Biswa Sarma attended Bhutan's 117th National Day celebration on 17 December 2024 at Thimphu, the capital of Bhutan.

Assam shares an international boundary with Bhutan, and the Himanta Biswa Sarma visit is intended to strengthen the cultural and regional ties between Bhutan and Assam.

Assam, Arunachal Pradesh, West Bengal and Sikkim share a land border with Bhutan. India shares a 699 km long international boundary with Bhutan.

Every year, 17th December is observed as a National Day in Bhutan. This day marks the coronation of the first King of Bhutan, Druk Gyalpo Ugyen Wangchuck, on December 17, 1907.

About Bhutan

- Capital- Thimphu
- Currency- Nagultram
- Language spoken in Bhutan-Dzongkha
- King- Jigme Khesar Namgyel Wangchuck
- Prime Minister- Tshering Tobgay

225. Which states are leading in rooftop solar installations under the PM Surya Ghar Muft Bijli Yojana scheme?

पीएम सूर्य घर मुफ्त बिजली योजना के तहत छत पर सौर स्थापना में कौन से राज्य अग्रणी हैं?

- (a) Gujarat, Maharashtra, and Uttar Pradesh
- (b) Kerala, Tamil Nadu, and Rajasthan
- (c) Bihar, Odisha, and Haryana
- (d) Delhi, Punjab, and Karnataka
- (e) Andhra Pradesh, West Bengal, and Madhya Pradesh

Ans. a

Sol. Gujarat, Maharashtra & UP lead in rooftop solar installations under PM Surya Ghar scheme

Gujarat, Maharashtra, and Uttar Pradesh have emerged as the top three states with the highest number of rooftop solar installations under the PM Surya Ghar Muft Bijli Yojana scheme.

The PM Surya Ghar Muft Bijli Yojana, launched by Prime Minister Narendra Modi on February 15, 2024, aims to provide rooftop solar power to one crore households by March 2027.

Under the scheme, installations are expected to cross 10 lakh by March 2025, double to 20 lakh by October 2025, and reach 40 lakh by March 2026.

As of December 9, 2024, over 6.79 lakh installations (total households covered) have been completed since the scheme's launch. These include more than 5.38 lakh individual residential units and around 1.41 lakh households through installations in residential welfare associations, according to Shripad Yesso Naik, Union Minister of State for New and Renewable Energy, in a Rajya Sabha reply.

Six States account for about 88 per cent of the total installations to date.

Gujarat is the top State with over 3.02 lakh installations, followed by Maharashtra with more than 1.39 lakh, Uttar Pradesh with over 56,000, Kerala with more than 55,000, Tamil Nadu with over 21,000 and Rajasthan with more than 20,000.

The PM Surya Ghar scheme offers households a subsidy of up to 40 per cent to make renewable energy more affordable. It also provides access to collateral-free, low-interest loans at around 7 per cent interest for the installation of residential rooftop solar (RTS) systems up to 3 kW capacity.

The scheme aims to add 30 GW of solar capacity through residential rooftop installations, playing a key role in advancing India's renewable energy goals. By targeting one crore households, the initiative is expected to save the government ₹75,000 crore annually in electricity costs.

Over the 25-year lifespan of these rooftop solar systems, the scheme is projected to generate 1,000 billion units of electricity and reduce CO2 emissions by 720 million tonnes, delivering a significant positive impact on the environment.

226. What is the name of the housing scheme launched by West Bengal CM Mamata Banerjee for the rural poor?

पश्चिम बंगाल की मुख्यमंत्री ममता बनर्जी द्वारा ग्रामीण गरीबों के लिए शुरू की गई आवास योजना का नाम क्या है?

- (a) Banglar Bari
- (b) Gramin Awas Yojana
- (c) Shubh Griha Yojana
- (d) Pakkka Ghar Scheme
- (e) Rurban Housing Scheme

Ans. a

Sol. West Bengal CM launched housing scheme for rural poor

West Bengal Chief Minister Mamata Banerjee has launched the "Banglar Bari" scheme to provide houses for the rural poor in the State.

Ms Banerjee released the funds to 42 beneficiaries across 21 districts and over 12 lakh beneficiaries in the State are eligible for the first instalment.

Under the scheme, a total of ₹1.20 lakh will be given to a family for constructing a house, of which ₹ 60,000 in the first instalment. However, beneficiaries in some areas of Jangalmahal and Dargeeling hills will get ₹1.30 lakh.

About West Bengal

- **Capital** – Kolkata
- **Chief Minister** – Mamata Banerjee
- **Governor** – C V Ananda Bose

227. Moldova has joined the International Solar Alliance (ISA) by signing the ISA Framework Agreement in New Delhi, marking its commitment to renewable energy. What is the primary goal of the International Solar Alliance (ISA)?

मोल्दोवा ने नई दिल्ली में ISA फ्रेमवर्क समझौते पर हस्ताक्षर करके अंतर्राष्ट्रीय सौर गठबंधन (ISA) में शामिल हो गया है, जो अक्षय ऊर्जा के प्रति उसकी प्रतिबद्धता को दर्शाता है। अंतर्राष्ट्रीय सौर गठबंधन (ISA) का प्राथमिक लक्ष्य क्या है?

- (a) To mobilize USD 1,000 billion for solar energy by 2030
- (b) To reduce global solar power costs
- (c) To promote nuclear energy solutions

- (d) To create new solar panel technologies
- (e) To build large-scale wind farms worldwide

Ans. a

Sol. Moldova joins International Solar Alliance

Moldova has joined the International Solar Alliance (ISA) by signing the ISA Framework Agreement in New Delhi, marking its commitment to renewable energy.

The ISA, co-founded by India and France in 2015, aims to mobilize USD 1,000 billion for solar energy by 2030.

A treaty-based international intergovernmental organisation, International Solar Alliance (ISA), aims at mobilising more than USD 1000 billion of investment needed by 2030 for the massive deployment of solar energy.

Last month, Armenia became the 104th full member of the International Solar Alliance (ISA).

About Moldova

- Capital- Chişinău
- President- Maia Sandu
- Official language- Romanian
- Currency- Moldovan Leu

228. Union Minister of State, Dr. Jitendra Singh has unveiled Kisan Kavach, Bharat's first-of-its-kind anti-pesticide bodysuit. Which organizations collaborated to develop the 'Kisan Kavach'?

केंद्रीय राज्य मंत्री डॉ. जितेंद्र सिंह ने भारत के अपनी तरह के पहले कीटनाशक रोधी बॉडीसूट किसान कवच का अनावरण किया है। 'किसान कवच' को विकसित करने के लिए किन संगठनों ने सहयोग किया?

- (a) TCS and Sepio Health Pvt. Ltd.
- (b) ISRO and BHEL
- (c) DRDO and AIIMS
- (d) IIT Bombay and Sepio Health Pvt. Ltd.
- (e) BRIC-inStem and Sepio Health Pvt. Ltd.

Ans. e

Sol. Scientists develop 'kisan kavach' to shield farmers from pesticide sprays
Union Minister of State (Independent Charge) for Science and Technology; Earth Sciences and Minister of State for PMO, Department of Atomic Energy, Department of Space, Personnel, Public Grievances and Pensions, Dr. Jitendra Singh has unveiled Kisan Kavach, Bharat's first-of-its-kind anti-pesticide bodysuit.

Designed to protect farmers from the harmful effects of pesticide exposure, this innovation marks a transformative step in ensuring farmer safety.

Developed by BRIC-inStem, Bangalore, in collaboration with Sepio Health Pvt. Ltd., the bodysuit offers protection against pesticide-induced toxicity, which often leads to severe health complications, including breathing disorders, vision loss, and, in extreme cases, death.

The washable and reusable suit, priced at ₹4,000, can last up to a year and employs advanced fabric technology to deactivate harmful pesticides upon contact, ensuring farmer safety like never before.

229. International Migrants Day is observed annually on 18th December. What is the theme for International Migrants Day 2024?

अंतर्राष्ट्रीय प्रवासी दिवस हर साल 18 दिसंबर को मनाया जाता है। अंतर्राष्ट्रीय प्रवासी दिवस 2024 का विषय क्या है?

- (a) Migrant Workers and Economic Growth
- (b) Protecting Migrants' Futures
- (c) Honouring the contributions of migrants and respecting their rights
- (d) Migration for Development
- (e) A Better Future for Migrants

Ans. c

Sol. 18 December - International Migrants Day

International Migrants Day is observed annually on 18th December.

Objective - To raise awareness about the issues faced by migrants, including their rights, integration challenges, and contributions to host communities.

Theme 2024 - Honouring the contributions of migrants and respecting their rights.

International Migrants Day was established by the United Nations General Assembly in 2000, in response to the growing number of migrants across the world, in addition to, marking the establishment of the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families, adopted by the United Nations in 1990, that came into force in 2003.

230. When is Minorities Rights Day observed in India?

भारत में अल्पसंख्यक अधिकार दिवस कब मनाया जाता है?

- (a) 18 December
- (b) 17 December
- (c) 16 December
- (d) 15 December

(e) 19 December

Ans. a

Sol. 18 December - Minorities Rights Day

Minorities Rights Day is observed annually on December 18 in India to emphasise the importance of protecting and promoting the rights of minority communities.

Minorities Rights Day in India aligns with the United Nations' adoption of the 'Declaration on the Rights of Persons Belonging to National or Ethnic, Religious, and Linguistic Minorities' on December 18, 1992.

231. Which organization has signed an MoU with HDFC Bank to strengthen the startup ecosystem?

स्टार्टअप इकोसिस्टम को मजबूत करने के लिए किस संगठन ने एचडीएफसी बैंक के साथ समझौता ज्ञापन पर हस्ताक्षर किए हैं? (

- (a) NITI Aayog
- (b) Ministry of Finance
- (c) DPIIT
- (d) RBI
- (e) SEBI

Ans. c

Sol. DPIIT signs MoU with HDFC Bank to strengthen startup ecosystem and foster innovation

Department for Promotion of Industry and Internal Trade (DPIIT) has inked a partnership with HDFC Bank, India's largest private sector bank by assets, by signing an MoU to empower startups with world-class banking and financial services.

The collaboration aims to strengthen the overall startup ecosystem by offering knowledge sharing, mentorship, and capacity-building programs to foster innovation and growth.

Startups will benefit from customized banking and financial products designed to cater their specific requirements, such as working capital, credit access, and cash flow management.

Director of Startup India- Dr Sumeet Kumar Jarangal

232. The Department for Promotion of Industry and Internal Trade (DPIIT) has signed an MoU with Tally Solutions Pvt Ltd, a renowned leader in business management software. What is the primary focus of this MoU?

उद्योग एवं आंतरिक व्यापार संवर्धन विभाग (DPIIT) ने व्यवसाय प्रबंधन सॉफ्टवेयर में एक प्रसिद्ध अग्रणी टैली सॉल्यूशंस प्राइवेट लिमिटेड के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं। इस समझौता ज्ञापन का प्राथमिक फोकस क्या है?

- (a) Offering financial subsidies to startups
- (b) Mentoring startups in financial management and compliance
- (c) Regulating the software industry
- (d) Promoting export-oriented startups
- (e) Establishing a startup incubator

Ans. b

Sol. DPIIT inks MoU with Tally Solutions Pvt Ltd to mentor manufacturing startups

The Department for Promotion of Industry and Internal Trade (DPIIT) has signed an MoU with Tally Solutions Pvt Ltd, a renowned leader in business management software.

Pertinently, this strategic partnership is aimed at introducing a comprehensive, module-based workshop series, tailored to address critical challenges faced by startups in areas such as financial management, compliance, marketing, digitization, and investment preparedness.

Key features of this collaborative initiative by Tally include:

- Free One-Year Rental Licenses of Tally Prime software for participants.
- Targeted Modules covering critical business areas such as accounting principles, tax compliance, marketing strategies, digitization tools, and investor readiness.
- Networking Opportunities with industry mentors and peers.
- Post-Workshop Support to ensure sustained learning and operational improvements.

233. Which field was Pandit Sanjay Marathe, who recently passed away, known for?

पंडित संजय मराठे, जिनका हाल ही में निधन हो गया, किस क्षेत्र के लिए जाने जाते थे?

- (a) Literature
- (b) Classical singing and harmonium playing
- (c) Acting in Marathi cinema
- (d) Political leadership
- (e) Sports commentary

Ans. b

Sol. Singer and musician, Pandit Sanjay Marathe passes away

Noted classical singer and harmonium artist Pandit Sanjay Ram Marathe died at 68.

Pandit Sanjay Marathe was the eldest son of the legendary musician Pandit Ram Marathe.

He received prestigious awards and honours for harmonium playing and singing. He actively participated in various programs organised on the occasion of his father's birth centenary this year.

With the help of his younger brother Mukund Marathe, Pandit Sanjay Marathe revived and staged the famous Marathi musical drama 'Sangit Mandarmala'.

234. Kiran Mazumdar was recently conferred the Jamsetji Tata Award for pioneering the biosciences movement in India. Which organization instituted the Jamsetji Tata Award?

किरण मजूमदार को हाल ही में भारत में जैव विज्ञान आंदोलन का नेतृत्व करने के लिए जमशेदजी टाटा पुरस्कार से सम्मानित किया गया। जमशेदजी टाटा पुरस्कार की स्थापना किस संगठन ने की?

- (a) Confederation of Indian Industry (CII)
- (b) Indian Society for Quality (ISQ)
- (c) Tata Trusts
- (d) Biocon Group
- (e) Ministry of Science and Technology

Ans. b

Sol. Kiran Mazumdar gets 'Jamsetji Tata Award' for biosciences movement in India

Biocon Group Chairperson Kiran Mazumdar-Shaw was conferred the prestigious Jamsetji Tata Award by the Indian Society for Quality (ISQ) for pioneering the biosciences movement in India.

The Jamsetji Tata Award, instituted in 2004 by ISQ recognises business leaders who have made significant contributions to Indian society.

Mazumdar-Shaw received the award from Janak Kumar Mehta, President of ISQ and Chairman and Managing Director, TQM International.

Recent Award

- J C Daniel Award for 2023 - J C Daniel Award
- Social Security Good Practices at Asia-Pacific forum in Saudi - EPFO
- 3rd PSU Transformation Award under the "Innovative Product Development" category - Solar Energy Corporation of India (SECI)
- Aster Guardians Global Nursing Award 2024 - Nurse Maria Victoria Juan (from Philippines)
- IGBC Green Champion award 2024 - Bhart Forge Ltd

235. Alok Aggarwal has been appointed as Chairman of the Indian REITs Association (IRA). Which regulatory body guided the establishment of the Indian REITs Association?

आलोक अग्रवाल को भारतीय REITs एसोसिएशन (IRA) का अध्यक्ष नियुक्त किया गया है। भारतीय REITs एसोसिएशन की स्थापना का मार्गदर्शन किस नियामक निकाय ने किया?

- (a) Reserve Bank of India (RBI)
- (b) Ministry of Finance
- (c) Securities and Exchange Board of India (SEBI)
- (d) Confederation of Indian Industry (CII)
- (e) National Stock Exchange (NSE)

Ans. c

Sol. Indian REITs Association appoints Alok Aggarwal as Chairman

The Indian REITs Association (IRA) has appointed Alok Aggarwal, Managing Director and Chief Executive Officer of Brookfield India Real Estate Trust, as its new Chairman.

Established in 2023 under the guidance of the Securities and Exchange Board of India (SEBI) the Indian REITs Association is a non-profit trade organization that supports the growth and development of India's Real Estate Investment Trust (REIT) sector.

Its founding members include Brookfield India Real Estate Trust, Embassy Office Parks REIT, Mindspace Business Parks REIT, and Nexus Select Trust.

Aggarwal is an alumnus of IIT Delhi, where he earned his engineering degree, and ISB Hyderabad, where he completed his MBA.

Recent Appointment in Banking & Insurance Sector

- **Chairman of Indian REITs Association** - Alok Aggarwal
- **MD & CEO of RBL Bank** - R Subramaniakumar
- **Executive Director of YES Bank** - Manish Jain
- **MD & CEO of TransUnion CIBIL** - Bhavesh Jain (replace Rajesh Kumar)
- **Governor of RBI** - Sanjay Malhotra; 26th (replace Shaktikanta Das)
- **RBI representative at IBBI board** - Vaibhav Chaturvedi

236. What innovative initiative has the Bank of Baroda recently (in Dec 2024) launched to enhance customer banking experiences?

बैंक ऑफ बड़ौदा ने हाल ही में (दिसंबर 2024 में) ग्राहकों के बैंकिंग अनुभव को बेहतर बनाने के लिए कौन सी अभिनव पहल शुरू की है?

- (a) Digital-only branches
- (b) Mobile banking app
- (c) Phygital branches

- (d) Blockchain-based banking
- (e) AI-powered chatbots

Ans. c

Sol. Bank of Baroda Unveils Phygital Branches to Transform Customer Banking Experience

Bank of Baroda, one of India's leading public sector banks, has launched innovative Phygital branches aimed at enhancing customer banking experiences by seamlessly integrating physical and digital services.

These Phygital branches are equipped with advanced features like 24/7 self-service kiosks, a video contact center for non-financial services, and universal service desks to provide in-person assistance.

By combining the familiarity of traditional brick-and-mortar banking with the efficiency of modern technology, the initiative caters to the diverse needs of customers.

Key Features of Phygital Branches-

- 24/7 Self-Service Kiosks
- Video Contact Centre
- Universal Service Desks
- 24/7 ATM e-lobby

237. Which bank has partnered with Ecofy to accelerate rooftop solar financing for MSMEs?

एमएसएमई के लिए रूफटॉप सोलर फाइनेंसिंग में तेजी लाने के लिए किस बैंक ने इकोफाई के साथ साझेदारी की है?

- (a) HDFC Bank
- (b) ICICI Bank
- (c) Federal Bank
- (d) Axis Bank
- (e) Kotak Mahindra Bank

Ans. c

Sol. Federal Bank Partners with Ecofy to Accelerate Rooftop Solar Financing for MSMEs

Federal Bank, a leading private sector bank in India, has announced a strategic partnership with Ecofy, the country's first green-only NBFC backed by Eversource Capital, to empower MSMEs with innovative financing solutions for commercial rooftop solar installations.

This collaboration is among the first comprehensive co-lending initiatives aimed at addressing the solar financing needs of the MSME sector.

The program aims to finance 3,600 kW of rooftop solar installations annually, enabling MSMEs to significantly reduce electricity costs while cutting over 2,500 tons of CO2 emissions each year.

Ecofy, with its proven expertise in residential and commercial solarization, has partnered with leading OEMs like Tata Power, Waaree, Luminous, and Mahindra Solarize, as well as over 1,000 EPC partners. This collaboration is set to address financial constraints that have long hindered MSMEs from transitioning to renewable energy.

238. Ravichandran Ashwin, who announced his retirement from International Cricket, played for which state in the Ranji Trophy?

रविचंद्रन अश्विन, जिन्होंने हाल ही में अंतर्राष्ट्रीय क्रिकेट से संन्यास की घोषणा की, रणजी ट्रॉफी में किस राज्य के लिए खेलते थे

- (a) Gujarat
- (b) Tamil Nadu
- (c) Madhya Pradesh
- (d) Punjab
- (e) Haryana

Ans. b

Sol. Ravichandran Ashwin retire from International Cricket

One of the all-time greats of India, Ravichandran Ashwin, has announced his retirement from all forms of international cricket.

The unexpected retirement announcement came after the third test of the 2024-25 Border Gavaskar Trophy in Brisbane ended in a draw.

With 765 wickets in his credit, Ashwin is the second-highest wicket-taker from India after Anil Kumble

Ashwin has taken 537 wickets at an average of 24 in 106 Test matches. He is also 7th on the overall list of wicket-takers.

He is the second fastest to take 500 Test wickets, reaching it in 98 matches.

Ashwin also has 37 5-wicket-hauls in an innings, the second most behind Sri Lanka's legendary Muttiah Muralitharan.

Ashwin started his first-class career for Tamil Nadu in a Ranji Trophy Match against Haryana in Chennai in December 2006.

239. Which coach was awarded the Best FIFA Men's Coach of 2024?

किस कोच को 2024 का सर्वश्रेष्ठ फीफा पुरुष कोच चुना गया?

- (a) Carlo Ancelotti, coach of Real Madrid
- (b) Pep Guardiola, coach of Manchester City
- (c) Jurgen Klopp, coach of Liverpool

(d) Zinedine Zidane, coach of Juventus

(e) Thomas Tuchel, coach of Bayern Munich

Ans. a

Sol. Brazilian Vinicius Junior wins FIFA Best Male Awards 2024

Brazilian and Real Madrid football player Vinicius Junior won the 2024 FIFA Best Male Footballer of the Year award. While, Spain and Barcelona midfielder Aitana Bonmatí won the FIFA Best Female Player award.

Aitana Bonmatí won the Best FIFA Female Award for the second consecutive time.

She was part of the Spanish team which won the 2023 FIFA Women's World Cup.

The winners of the 2024 FIFA Awards were announced and felicitated at a function held in Doha, Qatar. FIFA President Gianni Infantino gave the awards to the winners.

List of all the winners of the 2024 Best FIFA awards-

- **Best FIFA Women's Player** – Aitana Bonmatí of Spain and Barcelona football club of Spain.
- **Best FIFA Men's Player** – Vinicius Junior of Spain and Real Madrid football club of Spain
- **Best FIFA Women's Goalkeeper** – Alyssa Naeher of the United States of America
- **Best FIFA Men's Goalkeeper** – Emiliano Martínez of Argentina and English club Aston Villa.
- **Best FIFA Women's Coach** – Emma Hayes, coach of the United States women's team.
- **Best FIFA Men's Coach** – Carlo Ancelotti, coach of the Real Madrid football club of Spain.
- **1st Marta Award** – Marta of Brazil.
- **Puskas Award** - Alejandro Garnacho of English football club Manchester United.
- **FIFA Fair Play Award**- Thiago Maia of Brazil.

240. The Union government has launched a credit guarantee CGS-NPF scheme to enable farmers to access credit from eligible financial institutions. What is the purpose of the CGS-NPF scheme launched by the Union government?

केंद्र सरकार ने किसानों को पात्र वित्तीय संस्थानों से ऋण प्राप्त करने में सक्षम बनाने के लिए क्रेडिट गारंटी CGS-NPF योजना शुरू की है। केंद्र सरकार द्वारा शुरू की गई CGS-NPF योजना का उद्देश्य क्या है?

- (a) To help farmers access post-harvest loans through registered warehouses
- (b) To provide direct subsidies on agricultural products
- (c) To increase government procurement of crops

- (d) To promote agricultural exports
- (e) To enhance agricultural insurance schemes

Ans. a

Sol. Govt launches CGS-NPF scheme to help farmers access post-harvest loan
The Union government has launched a credit guarantee scheme to enable farmers to access credit from eligible financial institutions on harvested crops deposited in registered warehouses.

The Credit Guarantee Scheme for e-NWR-based Pledge Financing (CGS-NPF) was launched by the Union Minister for Consumer Affairs, Food and Public Distribution and New & Renewable Energy, Pralhad Joshi, in New Delhi.

The government hopes that the launch of the scheme will boost the post-harvest lending to farmers/trades to Rs 5.5 lakh crore in the next 10 years.

The corpus of the CGS-NPF Scheme is Rs 1000 crore. The CGS-NPF fund will be managed by the Union Ministry of Consumer Affairs, Food and Public Distribution.

The farmers/traders can avail loans from eligible financial institutions against the electronic negotiable warehouse receipts issued by Warehousing Development and Regulatory Authority (WDRA) accredited warehouses.

The electronic negotiable warehouse receipts will be issued against the agricultural commodities deposited by farmers/traders with Warehouses.

241. Who has been appointed as the Managing Director of State Bank of India (SBI)?

भारतीय स्टेट बैंक (एसबीआई) के प्रबंध निदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Ram Mohan Rao Amara
- (b) CS Setty
- (c) Arundhati Bhattacharya
- (d) Dinesh Kumar Khara
- (e) Rajnish Kumar

Ans. a

Sol. Govt appoints Ram Mohan Rao Amara as MD of SBI

The union government has appointed Ram Mohan Rao Amara as one of the Managing Directors of State Bank of India (SBI) for three years.

The Financial Services Institutions Bureau (FSIB) recommended Rao's name for the position in September this year. One of the MD positions in SBI fell vacant after CS Setty assumed charge as chairman in August.

Rao held the post of deputy managing director and chief risk officer of the country's largest bank until his appointment as MD.

Rao started his banking career with SBI in 1991 as a probationary officer. He has gained expertise in the field of credit, risk, retail and international banking. He managed key assignments for SBI in markets like, Singapore and US, and has served as CEO of Chicago branch and then as President and CEO, SBI California.

Recent Appointment in Banking & Insurance Sector

- **Chairman of Indian REITs Association** - Alok Aggarwal
- **MD & CEO of RBL Bank** - R Subramaniakumar
- **Executive Director of YES Bank** - Manish Jain
- **MD & CEO of TransUnion CIBIL** - Bhavesh Jain (replace Rajesh Kumar)
- **Governor of RBI** - Sanjay Malhotra; 26th (replace Shaktikanta Das)

242. Delhi Chief Minister Atishi has launched the Mukhyamantri Mahila Samman Yojana for women residents. What is the monthly stipend provided under the Mukhyamantri Mahila Samman Yojana?

दिल्ली की मुख्यमंत्री आतिशी ने महिला निवासियों के लिए मुख्यमंत्री महिला सम्मान योजना शुरू की है। मुख्यमंत्री महिला सम्मान योजना के तहत प्रदान किया जाने वाला मासिक वजीफा क्या है?

- (a) Rs 1,000
- (b) Rs 2,000
- (c) Rs 2,500
- (d) Rs 1,500
- (e) Rs 3,000

Ans. a

Sol. Delhi CM launched Mukhyamantri Mahila Samman Yojana
Delhi Chief Minister Atishi has launched the Mukhyamantri Mahila Samman Yojana to provide Rs 1,000 as a monthly stipend to women residents whose annual family income does not exceed Rs 3 lakh.

The scheme was proposed in Delhi's budget for Financial Year 2024-25 and Rs 2,000 crore was allotted for it.

The stipend for Mukhyamantri Mahila Samman Yojana would be increased to Rs 2,100 if the Aam Aadmi Party government is re-elected in Delhi, said AAP National Convener Arvind Kejriwal.

243. What is the projected growth rate of the Indian economy for FY26 according to Ind-Ra?

Ind-Ra के अनुसार वित्त वर्ष 26 के लिए भारतीय अर्थव्यवस्था की अनुमानित वृद्धि दर क्या है?

- (a) 6.6%

- (b) 7.2%
- (c) 5.8%
- (d) 6.4%
- (e) 5.5%

Ans. a

Sol. Indian economy to grow 6.6% in FY26: Ind-Ra

India Ratings and Research (Ind-Ra) has projected the Indian economy to grow at 6.6% in 2025-26, up from 6.4% in the current fiscal year.

Ind-Ra believes investments will be a key growth driver for the Indian economy in FY26, like in FY22 and FY24.

The Indian economy has experienced a cyclical growth slowdown in the past three quarters, which it expects to reverse from the December quarter.

Updated GDP List

- India Ratings – 6.4% (FY24), 6.6% (FY26)
- ADB – 6.5% (FY24), 7%(FY25),
- S&P – 6.8% (FY25), 6.9% (FY26)
- RBI –6.6% (FY24)
- Morgan Stanley - 6.3% (FY25)
- Moody Ratings - 7.2% (CY24)
- IMF – 7% (FY25), 6.5% (FY26)
- World Bank – 7% (FY25)

244. Renowned Indian educationist Arun Kapur, who established schools in India, Bhutan, and Oman, has been conferred the 'Bura Marp' (red scarf) and 'Patang' (ceremonial sword) by Bhutan's King Jigme Khesar Namgyel. At which event was Arun Kapur honoured with Bhutan's royal commendation?

भारत, भूटान और ओमान में स्कूल स्थापित करने वाले प्रसिद्ध भारतीय शिक्षाविद् अरुण कपूर को भूटान के राजा जिग्मे खेसर नामग्याल ने 'बुरा मार्प' (लाल दुपट्टा) और 'पतंग' (औपचारिक तलवार) से सम्मानित किया है। अरुण कपूर को किस कार्यक्रम में भूटान के शाही सम्मान से सम्मानित किया गया?

- (a) International Education Day
- (b) Bhutan-India Friendship Day
- (c) Bhutan's 117th National Day
- (d) Thimphu Cultural Festival
- (e) Royal Academy Annual Event

Ans. c

Sol. Indian educationist Arun Kapur conferred Bhutan's royal honour

Renowned Indian educationist Arun Kapur, who set up schools in India, Bhutan and Oman, has been conferred the 'Bura Marp' (red scarf) and 'Patang' (ceremonial sword) by Bhutan's King Jigme Khesar Namgyel at the 117th Bhutanese National Day celebrations in Thimphu's Changlimathang stadium. The honour is rarely given to non-Bhutanese residents and comes with the honorific 'Dasho' title, otherwise used for senior officials.

In 2019, Mr. Kapur was awarded the 'Druk Thuksey' for his work in setting up the Royal Academy school and developing the Bhutan Baccalaureate educational system.

Kapur is one of only a few Indians to have been given Bhutan's highest royal commendations. Earlier this year, Prime Minister Narendra Modi travelled to Bhutan to be conferred the 'Order of Druk Gyalpo' for India's assistance to Bhutan during the COVID-19 pandemic.

Recent Award

- **Jamsetji Tata Award by Indian Society for Quality (ISQ)** - Kiran Mazumdars
- **J C Daniel Award for 2023** - J C Daniel Award
- **Social Security Good Practices at Asia-Pacific forum in Saudi** - EPFO
- **3rd PSU Transformation Award under the "Innovative Product Development" category** - Solar Energy Corporation of India (SECI)
- **Aster Guardians Global Nursing Award 2024** - Nurse Maria Victoria Juan (from Philippines)
- **IGBC Green Champion award 2024** - Bhrat Forge Ltd

245. What is the purpose of the laser-equipped satellites being studied by Japanese and Indian startups?

जापानी और भारतीय स्टार्टअप द्वारा अध्ययन किए जा रहे लेजर से लैस उपग्रहों का उद्देश्य क्या है?

- (a) To explore distant planets
- (b) To remove space debris from orbit
- (c) To enhance satellite communication
- (d) To observe the lunar surface
- (e) To conduct asteroid mining

Ans. b

Sol. Japan, India startups to study laser-equipped satellite to tackle space debris
Space startups in Japan and India had agreed to jointly study using laser-equipped satellites to remove debris from orbit, an experimental approach to the increasingly imminent problem of orbital congestion.

Tokyo-based Orbital Lasers and Indian robotics company InspeCity said they would study business opportunities for in-space services, such as de-orbiting a defunct satellite and extending a spacecraft's life.

The project is the latest example of collaboration between Japan and India, whose governments are working together on the joint Lunar Polar Exploration (LUPEX) mission, which could launch as early as 2026.

Indian rocket maker Skyroot and satellite builder HEX20 are also working with Japanese moon exploration firm Ispace on a future lunar orbiter mission.

246. Magma HDI General Insurance, a leading player in India's general insurance sector, has partnered with IndoStar Capital Finance Limited (ICFL) to enhance the availability of motor, health, and commercial insurance solutions for customers. What type of company is IndoStar Capital Finance Limited (ICFL)?

भारत के सामान्य बीमा क्षेत्र की अग्रणी कंपनी मैग्मा एचडीआई जनरल इंश्योरेंस ने ग्राहकों के लिए मोटर, स्वास्थ्य और वाणिज्यिक बीमा समाधानों की उपलब्धता बढ़ाने के लिए इंडोस्टार कैपिटल फाइनेंस लिमिटेड (आईसीएफएल) के साथ साझेदारी की है। इंडोस्टार कैपिटल फाइनेंस लिमिटेड (आईसीएफएल) किस प्रकार की कंपनी है?

- (a) Insurance Company
- (b) Banking Institution
- (c) Non-Banking Financial Company
- (d) Investment Firm
- (e) Mutual Fund Organization

Ans. c

Sol. Magma HDI General Insurance Partners with IndoStar Capital Finance to Expand Insurance Accessibility

Magma HDI General Insurance, a leading player in India's general insurance sector, has partnered with IndoStar Capital Finance Limited (ICFL), a prominent non-banking financial company (NBFC).

This collaboration aims to enhance the availability of motor, health, and commercial insurance solutions for customers.

Through this partnership, IndoStar Capital Finance will offer Magma HDI's wide range of insurance products, ensuring customers can access financial and insurance solutions under one roof.

247. Women constitute less than 20 per cent of the overall workforce, and only 10 per cent hold key managerial personnel (KMP) positions even as companies are making efforts for diversity. Which report highlights the gender disparity in the Indian workforce?

कुल कार्यबल में महिलाओं की संख्या 20 प्रतिशत से भी कम है, तथा केवल 10 प्रतिशत ही प्रमुख प्रबंधकीय कार्मिक (केएमपी) पदों पर हैं, जबकि कंपनियाँ विविधता के लिए प्रयास कर रही हैं। कौन सी रिपोर्ट भारतीय कार्यबल में लैंगिक असमानता को उजागर करती है?

- (a) Gender Equality Index Report
- (b) Business Diversity Report
- (c) Mind the Gender Gap Report
- (d) Workforce Equity Analysis
- (e) Diversity and Inclusion Report

Ans. c

Sol. Women hold only 10% key managerial personnel positions in India: Report. Women constitute less than 20 per cent of the overall workforce, and only 10 per cent hold key managerial personnel (KMP) positions even as companies are making efforts for diversity, according to a report.

Women constitute less than 20 per cent of the overall workforce and hold just over 10 per cent of KMP positions, while female directors account for less than 20 per cent of the total board director positions, according to the 'Mind the Gender Gap' report by CFA Institute and CFA Society India.

The 'Mind the Gender Gap' report is based on insights from 300 Indian companies through their Business Responsibility and Sustainability Report (BRSR) disclosures.

The report also revealed that women board members and KMPs receive significantly lower compensation compared to their male counterparts, highlighting a gender pay disparity at the top level.

Female directors earn only 44 per cent of the median salary of their male counterparts, while female KMPs receive less than 25 per cent of the remuneration paid to male KMPs.

The IT sector employs the highest percentage of women (34 per cent), followed by consumer discretionary and financial sector (25 per cent and 24 per cent, respectively), with the lowest women participation in the utilities sector (4 per cent).

248. World Arabic Language Day is celebrated every year on 18 December since 2012. What is the theme for World Arabic Language Day 2024?

विश्व अरबी भाषा दिवस 2012 से हर साल 18 दिसंबर को मनाया जाता है। विश्व अरबी भाषा दिवस 2024 का विषय क्या है?

- (a) Arabic Language: A Legacy for the World
- (b) The Role of Arabic in Social Cohesion
- (c) Arabic Language and AI: Advancing Innovation while Preserving Cultural Heritage

(d) Promoting Multilingualism through Arabic

(e) The Evolution of Arabic in Digital Spaces

Ans. c

Sol. 18 December - World Arabic Language Day

World Arabic Language Day is celebrated every year on 18 December since 2012.

The date coincides with the day in 1973 when the General Assembly of the United Nations adopted Arabic as the sixth official language of the Organization.

Theme 2024— Arabic Language and AI: Advancing Innovation while Preserving Cultural Heritage.

Arabic plays a major role in promoting social cohesion, knowledge production and spreading the values of peace and mutual understanding. Its contribution to humanity cannot be reduced to one people, as it is a civilization's legacy for the entire world.

249. Who won the Men's 50m Rifle 3P title at the 67th National Shooting Championship?

67वीं राष्ट्रीय शूटिंग चैम्पियनशिप में पुरुषों की 50 मीटर राइफल 3पी का खिताब किसने जीता?

(a) Swapnil Kusale

(b) Aishwary Pratap Singh Tomar

(c) Kiran Ankush Jadhav

(d) Gagan Narang

(e) Abhinav Bindra

Ans. c

Sol. Kiran Ankush Jadhav clinches Men's 50m Rifle 3P title at 67th National Shooting Championship

Indian Navy's Kiran Ankush Jadhav beat Paris Olympic bronze medallist Swapnil Kusale and another Olympian Aishwary Pratap Singh Tomar to clinch the men's 50m rifle 3 positions (3P) title at the 67th National Shooting Championship Competitions in Bhopal.

Jadhav shot 465.8 in the final to leave Aishwary Pratap (463.1) of the home state in second place at the M.P. State Academy Shooting range.

Swapnil of Railways led the 45-shot final till the 40th shot but bowed out in third ahead of the final gold-deciding shot, with a tally of 451.8. Jadhav was in third place till the 40-shot stage, before finishing to strike gold.

250. ICICI Bank and Times Internet have launched a super-premium co-branded 'The Times Black ICICI Bank Credit Card' targeting high-net-worth individuals.

Which payment network powers the Times Black ICICI Bank Credit Card?

आईसीआईसीआई बैंक और टाइम्स इंटरनेट ने उच्च-निवल-मूल्य वाले व्यक्तियों को लक्षित करते हुए एक सुपर-प्रीमियम सह-ब्रांडेड 'द टाइम्स ब्लैक आईसीआईसीआई बैंक क्रेडिट कार्ड' लॉन्च किया है। टाइम्स ब्लैक आईसीआईसीआई बैंक क्रेडिट कार्ड को कौन सा भुगतान नेटवर्क संचालित करता है?

- (a) MasterCard
- (b) Visa
- (c) Rupay
- (d) American Express
- (e) Discover

Ans. b

Sol. ICICI Bank and Times Internet launch super-premium credit card

ICICI Bank and Times Internet have launched a super-premium co-branded credit card targeting high-net-worth individuals.

The 'Times Black ICICI Bank Credit Card', powered by Visa, offers an array of exclusive benefits designed to appeal to affluent customers.

The metallic card features a unique design incorporating historic printing plates from The Times of India, symbolising a blend of tradition and innovation.

Cardholders will receive significant perks including unlimited lounge access at over 1,300 global airports, visa services at home, and entry to 'The Quorum Club'.

Key benefits include 2.5 percent reward points on international spending and 2 percent on domestic transactions.

Milestone rewards feature helicopter rides, airport transfers, complimentary luxury resort stays, and a Rs. 10,000 e-commerce gift card.

The card is available for application through the website and ICICI Bank branches, targeting professionals and high-income individuals seeking premium financial services.

251. Recently, Commodity market regulator, Securities and Exchange Board of India (SEBI) has extended the ban on futures trading in seven agricultural commodities- soybean and its derivatives, crude palm oil, wheat, rice (non-basmati), moong, chana and mustard till January 2025. Why has SEBI extended the ban on futures trading in agricultural commodities?

हाल ही में, कमोडिटी बाजार नियामक, भारतीय प्रतिभूति और विनिमय बोर्ड (सेबी) ने सात कृषि जिंसों- सोयाबीन और उसके डेरिवेटिव, कच्चा पाम तेल, गेहूं, चावल (गैर-बासमती), मूंग,

चना और सरसों के वायदा कारोबार पर प्रतिबंध जनवरी 2025 तक बढ़ा दिया है। सेबी ने कृषि जिनसे में वायदा कारोबार पर प्रतिबंध क्यों बढ़ाया है?

- (a) To promote export of farm commodities
- (b) To encourage investment in the commodity market
- (c) To reduce the dependence on imports
- (d) To regulate international trading
- (e) To check speculation and control food inflation

Ans. e

Sol. Suspension of futures trading in key farm commodities extended for one month till January 2025: SEBI

The Commodities market regulator, the Securities and Exchange Board of India (SEBI), has extended the ban on the future trading of seven agricultural commodities- soybean and its derivatives, crude palm oil, wheat, rice(non-basmati), moong, chana and mustard seed till January 2025.

According to the SEBI notification issued, this has been done to check speculation in this commodity and keep in check food inflation in the country. In December 2021, SEBI banned future trading in these seven agricultural commodities for a year. It was extended for one year in December 2022 and again in December 2023 for a year.

The ban prohibits the launching of new contracts and trading in existing ones on all SEBI-recognised commodity exchanges.

The future market is a market where an attempt is made to discover the future price of a commodity, taking into consideration the demand and supply of the commodity.

What is a Commodity Market?

- A commodity market refers to a market where commodities are bought and sold. A commodity is a tangible good used as input for producing other goods such as rice, wheat, crude oil, natural gas, gold, silver, etc.
- The commodities are traded in the spot market, e.g., mandis, as derivatives in the future market.
- In the spot market or cash market, the buyer pays cash to the seller and the goods are delivered by the seller to the buyer on the spot. In India, the spot market is regulated by the state government.

252. What historic achievement was recently accomplished in wildlife conservation in Assam?

असम में वन्यजीव संरक्षण में हाल ही में कौन सी ऐतिहासिक उपलब्धि हासिल की गई?

- (a) First tagging of an Asian Elephant
- (b) First tagging of a river turtle

- (c) First breeding center for Gangetic Dolphins
- (d) First census of Gangetic River Dolphins
- (e) First-ever Ganges River Dolphin tagging

Ans. e

Sol. India Conducts First-ever Ganges River Dolphin Tagging in Assam

Marks a historic achievement in wildlife conservation as the first-ever Ganges River Dolphin (*Platanista Gangetica*) has been tagged in Assam.

The tagging of India's national aquatic animal, the Gangetic River Dolphin, is part of Project Dolphin of the Union Ministry of Environment, Forest and Climate Change to track the movement pattern of the highly endangered species.

It was implemented by the Wildlife Institute of India, Dehradun, in collaboration with the Assam Forest Department and Aaranyak, a prominent biodiversity conservation group in Assam.

The funding for the initiative came from the National CAMPA (Compensatory Afforestation Fund Management and Planning Authority).

The data collected from the tagged dolphin will help conservationists better understand the species' movement range and habitat, which will help them devise a more robust conservation plan.

About Gangetic Dolphins

- The Gangetic River Dolphin (scientific name *Platanista gangetica*) is also known as the blind dolphin, Ganges susu or Hihu's. The River Dolphin is not a fish but a mammal.
- According to the Wildlife Institute of India, there are around 4000 River Dolphins in India, of which around 2000 are found in Uttar Pradesh.
- They are found in certain stretches of India's Ganga-Brahmaputra-Barak River system, Nepal's Karnali, Sapta Koshi, and Narayani rivers, and Bangladesh's Meghna, Karnaphuli, and Sangu rivers.
- The Gangetic River Dolphins are mainly found in the mainstream of the Ganga River and its tributaries, Ghaghra, Kosi, Gandak, Chambal, Rupnarayan, and Yamuna.

253. What is the name of the national museum being developed in collaboration with France Museums Development?

फ्रांस म्यूजियम डेवलपमेंट के सहयोग से विकसित किए जा रहे राष्ट्रीय संग्रहालय का नाम क्या है?

- (a) Bharat Mandapam Museum
- (b) Yuga Yugeen Bharat National Museum
- (c) Central Vista Heritage Museum

(d) Louvre Bharat Museum

(e) India-France Heritage Museum

Ans. b

Sol. India Partners with France Museums Development to Establish Yuga Yugeen Bharat National Museum

The Ministry of Culture has partnered with France Museums Development (FMD) to develop the Yuga Yugeen Bharat National Museum as a world-class cultural institution.

This ambitious project is an integral part of the Central Vista Redevelopment Project and is set to span approximately 1,55,000 square meters across the iconic North and South Blocks in New Delhi.

The museum, envisioned as a celebration of India's unbroken civilizational history, was first announced by the Prime Minister at the International Museum Expo in May 2023 and further highlighted during the inauguration of Bharat Mandapam in the following July.

As part of this agreement, India and France will collaborate on a comprehensive feasibility study, encompassing museum case studies, interpretive planning, and building programming.

This strategic partnership builds on years of cultural cooperation between the two nations. France's renowned expertise in museum development, exemplified by the Grand Louvre, will play a pivotal role in shaping this project.

The Yuga Yugeen Bharat National Museum will redefine the museum experience, offering a platform that celebrates India's heritage while embracing contemporary narratives. Through this collaboration, India and France continue to strengthen their cultural bonds, setting a benchmark for international partnerships in heritage.

254. The Government of India has signed a \$42 million loan with the Asian Development Bank (ADB) for Maharashtra. What is the primary objective of the \$42 million loan project in Maharashtra?

भारत सरकार ने महाराष्ट्र के लिए एशियाई विकास बैंक (एडीबी) के साथ 42 मिलियन डॉलर के ऋण पर हस्ताक्षर किए हैं। महाराष्ट्र में 42 मिलियन डॉलर के ऋण परियोजना का प्राथमिक उद्देश्य क्या है?

(a) Promoting tourism along the coast

(b) Building luxury resorts

(c) Providing coastal and riverbank protection to enhance resilience

(d) Expanding the shipping industry

(e) Developing marine biodiversity parks

Ans. c

Sol. India and ADB sign \$42 million loan to help fortify Maharashtra's coastline

The Centre and the Asian Development Bank (ADB) have signed a \$42 million loan to provide coastal and riverbank protection to increase the resilience of local communities and natural ecosystems in the state of Maharashtra.

The project builds on ADB's earlier investment by incorporating hybrid approaches to combat coastal erosion, such as offshore reefs, rock protection works, along with flexible nature-based solutions like beach and dune nourishment.

It also uses advanced technologies to predict climate change impacts, like sea-level rise and extreme weather and enhances the coastal management information system with remote sensing satellite imagery, improving shoreline management.

Recent Loan approved by ADB

- ADB approved a **\$500 million loan to support India's economic growth** by promoting environmentally sustainable infrastructure.
- ADB and India sign **USD 788.8 million (over Rs 6,600 crore) for the development of Amaravati, Andhra Pradesh** as a green and smart capital city
- World Bank approves **\$325 Million Project to Boost Agriculture** in Uttar Pradesh
- World Bank approves **\$188 million loan to Maharashtra to stimulate growth in backward districts**
- India and ADB sign \$50 million loan **for climate-resilient water security in Meghalaya**
- India and ADB sign \$98 million loan agreement **to boost horticulture productivity**

255. Which of the following option is INCORRECT about the inaugural Kho Kho World Cup?

प्रथम खो-खो विश्व कप के बारे में निम्नलिखित में से कौन सा विकल्प गलत है?

- (a) Salman Khan has been appointed as the brand ambassador for the event.
- (b) The event will feature participation from 30 countries.
- (c) The event will feature 21 men's teams and 20 women's teams.
- (d) It will be hosted in New Delhi from January 13 to 19, 2025.
- (e) Sudhanshu Mittal is the President of the Kho Kho Federation of India (KKFI).

Ans. b

Sol. Salman Khan joins hands as Brand Ambassador to promote inaugural Kho Kho World Cup

The Kho Kho Federation of India (KKFI) has officially appointed Bollywood superstar Salman Khan as the brand ambassador for the inaugural Kho Kho World Cup, which will be held in New Delhi from January 13 to 19, 2025.

This event will see the participation of teams from 24 countries and is set to boost the global profile of Kho Kho. The event will feature 21 men's teams and 20 women's teams, representing 24 countries.

The tournament aims to showcase the sport's widespread appeal, with an exciting lineup of men's and women's teams competing for the first time on the world stage.

The Kho Kho World Cup will see 21 Men's and 20 Women's teams competing in the week-long tournament, seeing participation of 24 nations traveling for the tournament to India.

President of KKFI - Sudhanshu Mittal

256. In December 2024, China's space programme achieved a milestone as two astronauts completed a nine-hour spacewalk. The nine-hour extravehicular activity (EVA) by Shenzhou-19 crew members Cai Xuzhe and Song Lingdong surpassed a 22-year-old record held by the US. Which space station were the astronauts aboard during the record-breaking spacewalk?

दिसंबर 2024 में, चीन के अंतरिक्ष कार्यक्रम ने एक मील का पत्थर हासिल किया, जब दो अंतरिक्ष यात्रियों ने नौ घंटे का स्पेसवॉक पूरा किया। शेनझोउ-19 के चालक दल के सदस्यों कै ज़ुझे और सोंग लिंगडोंग द्वारा नौ घंटे की एक्स्ट्रावेहिकुलर एक्टिविटी (ईवीए) ने अमेरिका के 22 साल पुराने रिकॉर्ड को पीछे छोड़ दिया। रिकॉर्ड तोड़ने वाले स्पेसवॉक के दौरान अंतरिक्ष यात्री किस अंतरिक्ष स्टेशन पर थे?

- (a) International Space Station (ISS)
- (b) Mir Space Station
- (c) Artemis Gateway
- (d) Skylab
- (e) Tiangong Space Station

Ans. e

Sol. China astronauts script history with world's longest spacewalk, break US record

China's space programme achieved a milestone as two of its astronauts completed a nine-hour spacewalk.

The nine-hour extravehicular activity (EVA) by Shenzhou-19 crew members Cai Xuzhe and Song Lingdong surpassed a 22-year-old record held by the US.

The two astronauts aboard the Tiangong space station have set the new world record for the longest spacewalk, as reported by the South China Morning Post. Cai and Song wrapped the nine-hour extravehicular activity, better known as a spacewalk.

According to NASA, the previous record of eight hours and 56 minutes was set by US astronauts James Voss and Susan Helms on March 12, 2001.

Both the astronauts were supported by crewmate Wang Haozhe, who remained inside the station. Tiangong's robotic arms and ground control teams also contributed to the mission's success.

257. Which of the following statement is/are INCORRECT regarding the S.A.F.E. Accommodation report released by NITI Aayog?

नीति आयोग द्वारा जारी S.A.F.E. आवास रिपोर्ट के संबंध में निम्नलिखित में से कौन सा कथन गलत है?

(P) It focuses on Secure, Affordable, Flexible, and Efficient accommodations for industrial workers.

(Q) Increasing manufacturing's contribution to GDP from 17% to 25%

(R) Allocating 50% of project costs for VGF support.

(S) Providing Viability Gap Funding (VGF) of up to 30%-40% of project costs

(T) Restrictive zoning laws prohibiting residential developments in industrial zones

(a) only P and Q

(b) only R

(c) only S

(d) only S and T

(e) only Q

Ans. b

Sol. NITI Aayog Releases Report on S.A.F.E. Accommodation

NITI Aayog released a report on "S.A.F.E. Accommodation – Worker Housing for manufacturing growth".

The report explores the crucial role of Secure, Affordable, Flexible, and Efficient (S.A.F.E.) accommodations for industrial workers in boosting India's manufacturing sector. It identifies key challenges, offers actionable solutions, and highlights the pivotal interventions required to scale up such housing facilities across the country. In the Union Budget 2024-25, the FM emphasized the importance of rental housing for industrial workers. This initiative, to be executed under a Public-Private Partnership (PPP) model with Viability Gap Funding (VGF).

India is poised to elevate its manufacturing sector's contribution to GDP from the current 17% to 25% as part of achieving Viksit Bharat by 2047. This goal is aligned with the country's objectives of becoming a global manufacturing hub.

According to the Economic Survey 2023-24, India needs to generate 7.85 million jobs annually until 2030 to sustain its economic growth trajectory. This also requires a

robust workforce strategy, including sufficient, proximate, and affordable housing for industrial workers.

Why S.A.F.E. Accommodation Matters?

- The S.A.F.E. accommodation initiative offers a comprehensive framework by aligning regulatory and financial frameworks. The report identifies several benefits of S.A.F.E.:
- **Enhancing Workforce Productivity and Retention:** Proximate and well-designed housing improves workers' quality of life, reduces commute times, and enhances overall productivity.
- **Attracting Global Investments:** High-quality accommodations demonstrate India's commitment to international standards, thereby making the country a preferred destination for manufacturing investments.
- **Aligning with Global Labour Standards:** Adherence to international labour standards enhances India's reputation and competitiveness in the global market.

Challenges in Scaling Up Worker Accommodation

- **Restrictive Zoning Laws:** Residential developments are often prohibited in industrial zones, forcing workers to live far from their workplaces.
- **Conservative Building Bye-Laws:** Low Floor Area Ratios (FAR) and other inefficient land-use regulations limit the potential for high-capacity housing on available land.
- **High Operating Costs:** Hostel accommodations in industrial zones are classified as commercial establishments, leading to higher property taxes and utility rates. **Financial Viability:** High capital costs and low returns make large-scale worker accommodation projects unattractive to private developers.

Proposed Solutions by Regulatory Recommendations

- **Reclassify Worker Accommodations:** Designate S.A.F.E. accommodations as a distinct category of residential housing to ensure: Residential property tax, electricity, and water tariffs apply. GST exemptions for accommodations meeting specified criteria (e.g., ₹20,000 per person per month for a continuous stay of 90 days).
- **Streamline Environmental Clearances:** Include S.A.F.E. accommodations under the exemptions provided for industrial sheds, schools, colleges, and hostels in the draft notification issued by the Ministry of Environment, Forest, and Climate Change (MoEF&CC).

- **Promote Gender-Inclusive Policies:** Encourage the development of accommodations suitable for workers, addressing their specific safety and welfare needs.
- **Flexible Zoning Laws:** Amend zoning regulations to allow mixed-use developments near industrial hubs, facilitating worker housing close to workplaces.

Proposed Solutions: Financial Recommendations

- To overcome financial barriers, the report suggests:
- **Viability Gap Funding (VGF):**
Provide up to 30%-40% of project costs (excluding land) through VGF support. This includes 20% from the Department of Economic Affairs (DEA) and 10% from the sponsoring nodal ministry, with additional contributions from state governments.
Amend Annexure 3 of the VGF scheme to include affordable rental housing as an eligible sector.
- **Competitive Bidding:** Implement transparent bidding processes to determine VGF support, ensuring efficiency and cost-effectiveness.
- **Retrofitting Existing Facilities:** Leverage VGF to upgrade brownfield worker accommodations, enhancing their safety, capacity, and utility.

258. What is the total value of the contract signed between the Ministry of Defence and Larsen & Toubro Limited for K9 Vajra-T artillery guns?

रक्षा मंत्रालय और लार्सन एंड टुब्रो लिमिटेड के बीच K9 वज्र-T तोपों के लिए हस्ताक्षरित अनुबंध का कुल मूल्य कितना है?

- (a) Rs 7,500 crore
- (b) Rs 8,030 crore
- (c) Rs 7,628 crore
- (d) Rs 7,230 crore
- (e) Rs 6,500 crore

Ans. c

Sol. MoD inks Rs 7,629 crore contract with L&T for K9 VAJRA-T Self-Propelled Tracked Artillery Guns for Indian Army

The Ministry of Defence (MoD) has signed a Rs 7,628.70 crore contract with Larsen & Toubro Limited (L&T) for the procurement of additional 155 mm/52 calibre K9 Vajra-T self-propelled tracked artillery guns for the Indian Army. The procurement falls under the "Buy (Indian) category", providing a further boost to the Centre's "Aatmanirbhar Bharat" (self-reliant India) initiative.

The procurement of the latest batch of K9 Vajra-T guns will "catalyse artillery modernisation" and "enhance the Indian Army's overall operational readiness". The guns will be manufactured under licence from South Korean defence major Hanwha Defense, extending an initial contract for 100 guns that has already been completed.

259. M2P Fintech has joined hands with which bank to deliver seamless and secure payment experiences?

M2P फिनटेक ने सहज और सुरक्षित भुगतान अनुभव प्रदान करने के लिए किस बैंक के साथ हाथ मिलाया है?

- (a) Canara Bank
- (b) HDFC Bank
- (c) UCO Bank
- (d) Axis Bank
- (e) State Bank of India

Ans. e

Sol. M2P Fintech Collaborates with SBI to Revolutionise Prepaid Payment Solutions

M2P Fintech has joined hands with the State Bank of India (SBI) to deliver seamless and secure payment experiences.

This collaboration aims to introduce innovative and user-friendly solutions, positioning prepaid payment systems as smarter, more efficient alternatives in the financial landscape.

The partnership focuses on leveraging M2P Fintech's advanced technology platform, renowned for its agility and scalability, combined with SBI's vast network and customer base. Together, they seek to address the evolving needs of digital payment users, ensuring convenience, security, and reliability.

Under this alliance, M2P Fintech will enable SBI to strengthen its prepaid offerings with advanced features such as real-time tracking, instant card issuance, and enhanced fraud prevention mechanisms. These features are designed to cater to diverse use cases, including corporate disbursements, travel cards, and gift cards, providing unmatched flexibility to businesses and consumers alike.

260. International Human Solidarity Day is celebrated annually on December 20 to promote the spirit of unity and cooperation among individuals, communities, and nations. Who established International Human Solidarity Day?

व्यक्तियों, समुदायों और राष्ट्रों के बीच एकता और सहयोग की भावना को बढ़ावा देने के लिए 20 दिसंबर को प्रतिवर्ष अंतर्राष्ट्रीय मानव एकता दिवस मनाया जाता है। अंतर्राष्ट्रीय मानव एकता दिवस की स्थापना किसने की?

- (a) World Health Organization (WHO)
- (b) International Labour Organization (ILO)
- (c) United Nations (UN)
- (d) World Economic Forum (WEF)
- (e) International Monetary Fund (IMF)

Ans. c

Sol. 20 December - International Human Solidarity Day

International Human Solidarity Day is celebrated annually on December 20 to promote the spirit of unity and cooperation among individuals, communities, and nations.

Theme 2024 - Promote togetherness and collaboration

Established by the United Nations in 2005, this day emphasises the interconnectedness of humanity and the collective responsibility we share in promoting social justice and equality.

261. Goa Liberation Day is celebrated annually on December 19 to mark the liberation of Goa from Portuguese rule in 1961. Which military operation led to Goa's liberation from Portuguese rule?

गोवा मुक्ति दिवस 1961 में पुर्तगाली शासन से गोवा की मुक्ति के उपलक्ष्य में प्रतिवर्ष 19 दिसंबर को मनाया जाता है। किस सैन्य अभियान के कारण गोवा को पुर्तगाली शासन से मुक्ति मिली?

- (a) Operation Blue Star
- (b) Operation Vijay
- (c) Operation Trident
- (d) Operation Meghdoot
- (e) Operation Parakram

Ans. b

Sol. 19 December - Goa Liberation Day

Goa Liberation Day is celebrated annually on December 19 to mark the liberation of Goa from Portuguese rule in 1961.

It commemorates the successful military operation, Operation Vijay, which ended 451 years of Portuguese colonial rule in Goa.

This day is a tribute to the Indian Armed Forces and freedom fighters who played a crucial role in integrating Goa into the Indian Union.

The Portuguese colonised several parts of India in 1510 but by the end of the 19th century Portuguese colonies in India were limited to Goa, Daman, Diu,

Dadra, Nagar Haveli and Anjediva Island. The Goa liberation movement, which sought to end Portuguese colonial rule in Goa, started off with small-scale revolts.

262. What is the penalty amount imposed by RBI on IndusInd Bank for non-compliance in December 2024?

दिसंबर 2024 में गैर-अनुपालन के लिए RBI द्वारा इंडसइंड बैंक पर लगाई गई जुर्माना राशि क्या है?

- (a) Rs 20.3 lakh
- (b) Rs 27.3 lakh
- (c) Rs 30.3 lakh
- (d) Rs 15.3lakh
- (e) Rs 25.3 lakh

Ans. b

Sol. RBI imposes fine on Manappuram Finance, IndusInd Bank over non-compliance

The Reserve Bank of India (RBI) has imposed penalties on IndusInd Bank and Manappuram Finance amounting to Rs 27.3 lakh and Rs 20 lakh, respectively, for non-compliance with norms.

The statutory inspection of the companies was conducted by the RBI with reference to their financial position as of March 31, 2023.

The penalty on Manappuram Finance was imposed for failing to undertake customer PAN verification at the time of customer acceptance and for allotting multiple identification codes to some customers instead of a Unique Customer Identification Code (UCIC) for each customer.

A penalty of Rs 27.30 lakh has been imposed on IndusInd Bank for non-compliance with certain provisions of norms related to 'interest rate on deposits.

The RBI had conducted a statutory inspection for supervisory evaluation of the bank with reference to its financial position as on March 31, 2023, and had issued a notice to the private sector lender.

263. Shriram Finance Limited, a financial services company, has launched a new vertical to manage all its commitments to green financing. What is the main focus of Shriram Green Finance, the newly launched vertical of Shriram Finance?

वित्तीय सेवा कंपनी श्रीराम फाइनेंस लिमिटेड ने ग्रीन फाइनेंसिंग के लिए अपनी सभी प्रतिबद्धताओं का प्रबंधन करने के लिए एक नया वर्टिकल लॉन्च किया है। श्रीराम फाइनेंस के नए लॉन्च किए गए वर्टिकल श्रीराम ग्रीन फाइनेंस का मुख्य फोकस क्या है?

- (a) Personal loans

- (b) Real estate financing
- (c) Stock market investments
- (d) Insurance services
- (e) Green financing, including EVs and renewable energy

Ans. e

Sol. Shriram Finance launches Green Finance Vertical

Shriram Finance Limited, a financial services company, has launched a new vertical to manage all its commitments to green financing.

The newly-launched Shriram Green Finance plans to build on the group's existing portfolio of green financing, mostly focused on electric vehicles (EVs) and explore opportunities beyond this segment.

In particular, Shriram Green Finance would focus on financing electric vehicles (EV), battery charging stations, renewable energy and energy efficient machinery.

Shriram Finance is targeting assets under management (AUM) of Rs 5,000 crore (\$588 million) over the next three to four years under the portfolio. It also plans to raise funds from domestic and international sources, focusing on green investments.

At the initial stage, Shriram Green Finance will focus on building its EV portfolio in Karnataka, Kerala, Delhi NCR and Maharashtra. The company is actively engaging with original equipment manufacturers (OEMs) to establish long-term partnerships.

264. Central Board of Indirect Taxes and Customs (CBIC) Chairman Sanjay Kumar Agarwal has launched four new initiatives to improve taxpayer experience and enhance transparency. Which of the following is NOT included in this initiative?

केंद्रीय अप्रत्यक्ष कर एवं सीमा शुल्क बोर्ड (CBIC) के अध्यक्ष संजय कुमार अग्रवाल ने करदाताओं के अनुभव को बेहतर बनाने और पारदर्शिता बढ़ाने के लिए चार नई पहल शुरू की हैं। निम्न में से कौन इस पहल में शामिल नहीं है?

- (a) Revised Citizen's Charter: A Commitment to Better Service Standards
- (b) Ease of Doing Business' tab for giving suggestions
- (c) Revamped Citizen's Corner: Knowledge at Your Fingertips
- (d) Revised Senior Citizen Tax Charter
- (e) CBIC Archives: A Digital Window to India's Tax History

Ans. d

Sol. CBIC chairman launches four new initiatives to enhance taxpayer services

Sanjay Kumar Agarwal, Chairperson, Central Board of Indirect Taxes and Customs (CBIC), in presence of all Board Members, launched a series of initiatives that aim to improve taxpayer experience and enhance transparency.

1. Revised Citizen's Charter: A Commitment to Better Service Standards-

- The CBIC has introduced a revised Citizen's Charter, which provides updated timelines and service standards for key taxpayer services.
- Covering areas such as Drawback, Import & Export of Air Cargo, and innovative platforms like CPGRAMS (Centralized Public Grievance Redress and Monitoring System), the new Charter ensures transparency and accountability in service delivery.

2. Ease of Doing Business' tab for giving suggestions –

- A new platform has been launched to enable taxpayers to directly contribute to the ease of doing business (EoDB).
- This initiative, born out of insights from Chintan Shivir 2023, allows individuals and businesses to share suggestions for improving tax procedures and policies.

3. Revamped Citizen's Corner: Knowledge at Your Fingertips-

- The Citizen's Corner online portal has been significantly enhanced to serve as a one-stop hub for tax-related information.
- Designed to empower taxpayers with knowledge, the Citizen's Corner simplifies self-compliance and encourages voluntary adherence to tax regulations.

4. CBIC Archives: A Digital Window to India's Tax History –

- Highlighting its storied legacy, the CBIC has launched a digital archive showcasing the historical evolution of indirect taxes in India. This user-friendly platform now features six (06) interactive menu tiles with approximately 82 submenus, offering taxpayers access to videos, webinars, and the latest updates on various tax-related topics.

These initiatives underscore the CBIC's commitment to taxpayer-centric governance and digital transformation.

The initiatives are spearheaded by the Directorate General of Taxpayer Services (DGTS) as part of the Government's ongoing efforts to streamline tax administration and foster a conducive business environment.

265. Five-time Haryana Chief Minister and veteran Indian National Lok Dal (INLD) leader Om Prakash Chautala died at the age of 89. For what reason were Om Prakash Chautala and his son sentenced to prison in 2013?

पांच बार हरियाणा के मुख्यमंत्री रहे और इंडियन नेशनल लोकदल (इनेलो) के दिग्गज नेता ओम प्रकाश चौटाला का 89 वर्ष की आयु में निधन हो गया। ओम प्रकाश चौटाला और उनके बेटे को 2013 में किस कारण से जेल की सजा सुनाई गई थी?

- (a) Misappropriation of funds
- (b) Teacher recruitment scam
- (c) Election rigging
- (d) Land acquisition fraud
- (e) Tax evasion

Ans. b

Sol. Former Haryana CM, INLD chief Om Prakash Chautala dies

Five-time Haryana Chief Minister and veteran Indian National Lok Dal (INLD) leader Om Prakash Chautala died at the age of 89.

Born in Sirsa on January 1, 1935, Chautala first became the Haryana chief minister in 1989 and remained at the post for six months. Two months later, he again took oath as chief minister, but had to resign with five days. His third term came in 1991, but was cut short when President's rule was imposed in the state within two weeks. He went on to serve two consecutive terms between 1999 and 2005.

In 2013, Chautala and his son Ajay Singh Chautala were sentenced to 10 years in prison after being found guilty of corruption in a teacher recruitment scam. They were held guilty of illegally recruiting 3,206 teachers in the state in 2000.

267. The Government of India and the Asian Development Bank (ADB) signed a \$350 million policy-based loan under the second subprogram of Strengthening Multimodal and Integrated Logistics Ecosystem (SMILE) program. What is the purpose of the SMILE program?

भारत सरकार और एशियाई विकास बैंक (ADB) ने मल्टीमॉडल और इंटीग्रेटेड लॉजिस्टिक्स इकोसिस्टम (SMILE) कार्यक्रम को मजबूत करने के दूसरे उप-कार्यक्रम के तहत \$350 मिलियन के नीति-आधारित ऋण पर हस्ताक्षर किए। SMILE कार्यक्रम का उद्देश्य क्या है?

- (a) To enhance tourism infrastructure in India.
- (b) To promote rural development.
- (c) To support wide-ranging reforms in the logistics sector.
- (d) To improve education and healthcare facilities.
- (e) To fund renewable energy projects.

Ans. c

Sol. India signs \$350 million loan agreement with ADB to expand manufacturing sector

The Government of India and the Asian Development Bank (ADB) signed a \$350 million policy-based loan under the second subprogram of Strengthening Multimodal and Integrated Logistics Ecosystem (SMILE) program.

The SMILE program is a programmatic policy-based loan (PBL) to support the government in undertaking wide-ranging reforms in the logistics sector in India.

The programmatic approach comprises two subprograms, which aim to expand India's manufacturing sector and improve the resilience of its supply chains.

The program establishes and operationalizes a comprehensive policy framework to enhance logistics efficiency through (i) strengthening the institutional bases for multimodal logistics infrastructure development at the national, state, and city levels; (ii) standardizing warehousing and other logistics assets to strengthen supply chains and incentivize greater private sector investment; (iii) improving efficiencies in external trade logistics; and (iv) adopting smart systems for efficient and low emission logistics.

The collaboration between the Government of India and ADB reflects a shared commitment to fostering growth and innovation in the logistics sector, supporting India's broader economic development goals.

268. Minister for Environment, Forest and Climate Change, Bhupender Yadav released the 'India State of Forest Report 2023 (ISFR 2023)' at Forest Research Institute, Dehradun. When was the first India State of Forest Report (ISFR) published?

पर्यावरण, वन और जलवायु परिवर्तन मंत्री भूपेंद्र यादव ने देहरादून स्थित वन अनुसंधान संस्थान में 'भारत वन स्थिति रिपोर्ट 2023 (आईएसएफआर 2023)' जारी की। पहली भारत वन स्थिति रिपोर्ट (आईएसएफआर) कब प्रकाशित हुई थी?

- (a) 1985
- (b) 1987
- (c) 1990
- (d) 2000
- (e) 1995

Ans. b

Sol. Environment Minister Bhupendra Yadav releases India State of Forest Report 2023

Minister for Environment, Forest and Climate Change, Bhupender Yadav released the 'India State of Forest Report 2023 (ISFR 2023)' today at Forest Research Institute, Dehradun.

The ISFR has been brought out by the Forest Survey of India (FSI) on a biennial basis since 1987. FSI conducts an in-depth assessment of the country's forest

and tree resources based on the interpretation of remote sensing satellite data and field-based National Forest Inventory (NFI), and the results are published in the ISFR. The India State of Forest Report 2023 is the 18th such report in the series.

According to the report, India's total forest and tree cover spans 827,357 square kilometres, accounting for 25.17% of the country's geographical area.

Additionally, the total forest cover has increased by 1,445 square kilometres compared to the 2021 assessment.

According to the Forest Survey of India (FSI), forest cover refers to all land that has a tree canopy density of more than 10 per cent and spans over an area of one hectare or more, regardless of the type of ownership or legal status.

Together, the forest and tree cover amount to 8,27,357 sq km or 25.17 per cent of India's geographical area.

269. In December 2024, who issued the directive to Market Infrastructure Institutions (MIIs) to adopt a uniform policy on data sharing for research?

दिसंबर 2024 में, किसने मार्केट इंफ्रास्ट्रक्चर इंस्टीट्यूशंस (MII) को अनुसंधान के लिए डेटा शेयरिंग पर एक समान नीति अपनाने का निर्देश जारी किया?

- (a) Reserve Bank of India (RBI)
- (b) Ministry of Finance
- (c) Securities and Exchange Board of India (SEBI)
- (d) National Stock Exchange (NSE)
- (e) Indian Banks' Association (IBA)

Ans. c

Sol. SEBI directs MIIs to adopt uniform policy on data sharing for research
The market regulator Securities and Exchange Board of India (SEBI) directed stock exchanges, clearing corporations, and depositories to adopt a uniform policy for sharing data meant for research and research publications undertaken by accredited academic institutions.

These market infrastructure institutions (MIIs) have been asked to segregate such data into two baskets—one that can be shared with the public and the second that cannot be made public.

The first basket will include only aggregate and analysed data, such as reporting and disclosure data mandated by regulators. The segregation is intended to prevent the disclosure of any personal, sensitive, or confidential information in the public domain.

The second basket includes know-your-customer (KYC) information, trade logs, and holding details of an entity or individual, along with the identity of the

entity or individual. Further, even anonymised data that could potentially identify the individual or entity will not be shared in the public domain.

270. Tata Power Renewable Energy, a unit of Tata Power, has partnered with state-run Canara Bank to drive the adoption of rooftop solar systems under the government-backed PM Surya Ghar Scheme, offering affordable financing options to Indian households. What is the maximum loan amount available for rooftop solar systems with a capacity of up to 3 kW?

टाटा पावर की इकाई टाटा पावर रिन्यूएबल एनर्जी ने सरकारी समर्थित पीएम सूर्य घर योजना के तहत रूफटॉप सोलर सिस्टम को अपनाने के लिए सरकारी केनरा बैंक के साथ साझेदारी की है, जो भारतीय परिवारों को किफायती वित्तपोषण विकल्प प्रदान करती है। 3 किलोवाट तक की क्षमता वाले रूफटॉप सोलर सिस्टम के लिए अधिकतम ऋण राशि कितनी है?

- (a) Rs 1 lakh
- (b) Rs 2 lakh
- (c) Rs 3 lakh
- (d) Rs 4 lakh
- (e) Rs 6 lakh

Ans. b

Sol. Tata Power, Canara Bank partner to offer loans for rooftop solar systems
Tata Power Renewable Energy, a unit of Tata Power, has partnered with state-run Canara Bank to drive the adoption of rooftop solar systems under the government-backed PM Surya Ghar Scheme, offering affordable financing options to Indian households.

The initiative aims to simplify access to clean energy solutions by providing loans for residential solar installations.

Loans of up to Rs 2 lakh are available for systems with a capacity of up to 3 kW (kilowatt), requiring a 10 per cent margin and no collateral, with an interest rate of 7 per cent per annum and a 10-year repayment period.

For larger systems, ranging from 3 kW to 10 kW, loans of up to Rs 6 lakh are offered with a 20 per cent margin, no collateral, and a 10 per cent annual interest rate over a decade.

The partnership underscores the push for clean energy solutions in India, which aims to achieve 500 GW of installed electric capacity from non-fossil sources by 2030.

271. How much money will Rajasthan spend annually on the ODOP policy?

राजस्थान ओडीओपी नीति पर सालाना कितना पैसा खर्च करेगा?

- (a) Rs 50 crore
- (b) Rs 75 crore

- (c) Rs 100 crore
- (d) Rs 150 crore
- (e) Rs 200 crore

Ans. c

Sol. Rajasthan to spend Rs 100 cr annually on one-district-one-product policy
Rajasthan plans to spend Rs 100 crore annually on the one-district-one-product (ODOP) policy for local artisans, farmers, manufacturers and entrepreneurs. The policy was launched some days ago and it is inspired by Prime Minister Narendra Modi's "Vocal for Local" vision, said an official of the state industries department. ODOP will also benefit workers, traders and exporters in the state's 50 districts.

The ODOP initiative targets to foster balanced regional development across all districts of the state. The idea is to select, brand and promote one product from each district of the state to enable holistic socioeconomic growth across all regions.

About Rajasthan

- Capital – Jaipur
- Chief Minister – Bhajan Lal Sharma (replace Ashok Gehlot)
- Deputy Chief Minister - Diya Kumari and Premchand Bairwa
- Speaker of Rajasthan Assembly - Vasudev Devnan
- Governor – Haribhau Bagade

273. The world has observed 21st December 2024 as the first World Meditation Day. What is the theme for World Meditation Day 2024?

विश्व ने 21 दिसंबर 2024 को पहला विश्व ध्यान दिवस मनाया है। विश्व ध्यान दिवस 2024 का विषय क्या है?

- (a) Global Mindfulness, Inner Peace
- (b) Peace Within, Peace Across
- (c) Healing the World
- (d) Meditation for All
- (e) Inner Peace, Global Harmony

Ans. e

Sol. 21 December - World Meditation Day

The world has observed 21st December 2024 as the first World Meditation Day. The United Nations designated 21st December as World Meditation Day in a resolution passed by the United Nations General Assembly on 29 November 2024.

Theme 2024 - Inner Peace, Global Harmony

Renowned Indian spiritual leader and founder of the Art of Living Foundation, Sri Sri Ravi Shankar, was the chief guest at the special programme, and he conducted a live, global meditation session.

What is meditation?

- According to the United Nations, meditation is an ancient practice that involves focusing one's attention on the present moment. Rooted in religious, yogic, and secular traditions across cultures, meditation has been practiced for thousands of years.
- Today, it is embraced worldwide, transcending its spiritual origins to become a universal tool for personal well-being and mental health.

274. In which year will India host the ISSF Junior World Cup?

भारत किस वर्ष ISSF जूनियर विश्व कप की मेजबानी करेगा?

- (a) 2024
- (b) 2025
- (c) 2026
- (d) 2027
- (e) 2023

Ans. b

Sol. National Rifle Association Of India to host ISSF Junior World Cup 2025
India will host of the International Shooting Sport Federation (ISSF) Junior World Cup Rifle/Pistol/Shotgun 2025.

This will be the third top ISSF event to be held in the country after the senior World Cup in Bhopal in 2023 and the season-ending ISSF World Cup Final earlier this year, reinforcing India's stature as one of the sport's top destinations in the world.

This will be the ninth top level Shooting championship to be held in India over the past decade but the first ISSF Junior World Cup. Before this India had hosted to continental championships and six ISSF competitions, including two World Cup Final competitions besides four senior ISSF World Cups.

275. Who has been appointed as the chairperson of the United Nations Internal Justice Council (IJC)?

संयुक्त राष्ट्र आंतरिक न्याय परिषद (आईजेसी) के अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Justice Ranjan Gogoi
- (b) Justice Madan B Lokur
- (c) Justice Dipak Misra
- (d) Justice Dhananjaya Y Chandrachud

(e) Justice K G Balakrishnan

Ans. b

Sol. Former SC Judge Justice Madan Lokur appointed chairperson of U.N.

Internal Justice Council

Former Supreme Court judge Madan B Lokur has been appointed as chairperson of the United Nations Internal Justice Council (IJC).

Lokur has been appointed for a 4-year-tenure ending on 12th November 2028.

In a communication to Justice Lokur.

The General Assembly of the UN established the IJC as part of the new internal justice system to help ensure independence, professionalism and accountability in the administration of the UN's justice system.

Justice Madan Lokur retired as a judge of the Supreme Court on 31 December, 2018, after a tenure of more than 6 years.

Recent Appointment in Foreign

- Director of Federal Bureau of Investigation (FBI) - Kash Patel
- Chairman of International Cricket Council (ICC) - Jay Shah (replace Greg Barclay)
- DG of World Trade Organization (WTO) - Dr. Ngozi Okonjo-Iweala (reappointment)
- President of Asian Development Bank - Masato Kanda; 11th (replace Masatsugu Asakawa) *effect from 24 Feb 2025*
- Secretary General of Interpol - Valdecy Urquiza (Brazil's Federal Police Commissioner)
- Chairperson of 77th Session of WHO Regional Committee - JP Nadda

276. The 55th meeting of India's Goods and Services Tax (GST) Council, held in Jaisalmer, Rajasthan, significant attention was given to addressing pressing economic issues such as food inflation, unemployment, rural job creation, and maintaining capital expenditure momentum. What was the GST rate increase for used electric vehicles (EVs) decided by the GST Council?

राजस्थान के जैसलमेर में आयोजित भारत की वस्तु एवं सेवा कर (जीएसटी) परिषद की 55वीं बैठक में खाद्य मुद्रास्फीति, बेरोजगारी, ग्रामीण रोजगार सृजन और पूंजीगत व्यय की गति को बनाए रखने जैसे महत्वपूर्ण आर्थिक मुद्दों पर ध्यान केंद्रित किया गया। जीएसटी परिषद द्वारा प्रयुक्त इलेक्ट्रिक वाहनों (ईवी) के लिए जीएसटी दर में कितनी वृद्धि का निर्णय लिया गया?

- (a) 5% to 12%
- (b) 12% to 28%
- (c) 5% to 18%
- (d) 18% to 25%

(e) 12% to 18%

Ans. e

Sol. 55th GST Council meeting concludes in Jaisalmer

The 55th meeting of India's Goods and Services Tax (GST) Council, held in Jaisalmer, Rajasthan, significant attention was given to addressing pressing economic issues such as food inflation, unemployment, rural job creation, and maintaining capital expenditure momentum.

The meeting resulted in several significant decisions impacting various sectors.

Increase in GST for used electric vehicles (EVs): The Council approved raising the GST rate on old and used electric vehicles from 12 per cent to 18 per cent. This move aims to align the tax structure of used EVs with that of new EVs, which are currently taxed at 5 per cent.

Hike in GST for small petrol and diesel cars: A decision was made to increase the GST rate on small petrol and diesel cars from 12 per cent to 18 per cent. This adjustment is intended to standardise tax rates across different vehicle categories.

Tax relief on health and life insurance premiums: The Council granted full GST exemptions on term life insurance premiums and health insurance premiums for senior citizens. Additionally, health insurance policies with coverage up to Rs 5 lakh for other individuals will also enjoy tax relief. This measure is expected to make insurance more affordable and accessible.

277. What discount can Namo Bharat train commuters avail on tickets purchased through the RRTS app?

आरआरटीएस ऐप के माध्यम से खरीदे गए टिकटों पर नमो भारत ट्रेन यात्रियों को कितनी छूट मिल सकती है?

- (a) 5%
- (b) 7%
- (c) 10%
- (d) 12%
- (e) 15%

Ans. c

Sol. Namo Bharat train commuters to get 10 per cent discount on tickets through RRTS app

Namo Bharat train commuters can avail a 10 per cent discount on tickets purchased through the RRTS Connect mobile application as part of the "loyalty points program" launched by NCRTC.

National Capital Region Transport Corporation (NCRTC) Managing Director Shalabh Goel launched the initiative at the Sahibabad Regional Rapid Transit System (RTTS).

Under the loyalty points program, passengers will earn one point for every rupee spent on Nammo Bharat train tickets.

Each loyalty point is valued at Rs 0.10 (10 paise) and will be credited to the passenger's account. These points can be redeemed for ticket purchases. Each loyalty point is valued at Rs 0.10 (10 paise) and will be credited to the passenger's account.

278. Who did India defeat in the final to win the inaugural Under-19 ACC Women's T20 Asia Cup?

भारत ने अंडर-19 एसीसी महिला टी20 एशिया कप के उद्घाटन मैच में किसे हराकर खिताब जीता?

- (a) Pakistan
- (b) Sri Lanka
- (c) Bangladesh
- (d) Nepal
- (e) Afghanistan

Ans. c

Sol. India clinches U19 ACC Women's T20 Asia Cup Title

In Women's Cricket, India clinched the inaugural Under-19 ACC Women's T20 Asia Cup title at Kuala Lumpur, Malaysia, after defeating Bangladesh by 41 runs in the final.

Chasing a target of 118, Bangladesh were bowled out for a modest 76 runs in just 18.3 overs. For India, Aaryushi Shukla claimed three wickets, while Parunika Sisodia and Sonam Yadav took two wickets each.

Earlier, India, batting first, scored 117 for seven in their allotted 20 overs.

Gongadi Trisha was the top scorer with a solid 52 runs off 47 balls. For

Bangladesh, Farjana Easmin shone with the ball, picking up four wickets.

The tournament, which began on 15th December, featured six of the best teams from the continent vying for the title. India, led by Niki Prasad, remained unbeaten throughout the competition.

279. How many employees and officers were conferred the 69th Ati Vishisht Rail Seva Award 2024 by Ashwini Vaishnaw?

अश्विनी वैष्णव ने कितने कर्मचारियों और अधिकारियों को 69वां अति विशिष्ट रेल सेवा पुरस्कार 2024 प्रदान किया?

- (a) 100

- (b) 101
- (c) 105
- (d) 90
- (e) 68

Ans. b

Sol. Ashwini Vaishnaw confers 69th Ati Vishisht Rail Seva Award 2024

Union Railway and Information and Broadcasting Minister Ashwini Vaishnaw conferred the 69th Ati Vishisht Rail Seva Award 2024 to 101 employees and officers for their exceptional contributions to the Indian Railways.

The 101 awardees have been selected across various categories, including innovation leading to improvement in productivity, revenue generation, safety, improvement in operation, security, project completion, and sports.

In addition to the individual awards, 22 Shields have been presented to the best-performing Railway Zones in various categories, recognizing their outstanding achievements and contributions to the overall performance of the Indian Railways.

280. Who chaired the 72nd plenary session of the North Eastern Council (NEC) in Agartala?

अगरतला में पूर्वोत्तर परिषद (एनईसी) के 72वें पूर्ण अधिवेशन की अध्यक्षता किसने की?

- (a) Narendra Modi
- (b) Amit Shah
- (c) S Jaishankar
- (d) Rajnath Singh
- (e) Yogi Adityanath

Ans. b

Sol. HM Amit Shah chairs 72nd Plenary meeting of NEC at Agartala

The union Home minister and Minister of Cooperation, Amit Shah, chaired the 72nd plenary session of the North Eastern Council (NEC) at Agartala, Tripura.

The last plenary session of the North Eastern Council was hosted by Agartala in 2008.

Under the provision of the North Eastern Council Act 1971, as amended in 2002, the Council meeting is held at least twice a year.

What is the North Eastern Council?

The North Eastern Council was set up under the North East Council Act 1971 provisions. It was inaugurated on 7th November 1972 by PM Indira Gandhi in Shillong, Meghalaya.

Initially, it consisted of seven states of the North East- Assam, Meghalaya, Tripura, Arunachal Pradesh, Nagaland, Mizoram and Arunachal Pradesh.

In 2002, the North East Council Act was amended, and Sikkim was made the eighth member of the Council.

281. Who received the 'Sri Chandrasekarendra Saraswathi National Eminence Award for Public Leadership'?

'सार्वजनिक नेतृत्व के लिए श्री चन्द्रशेखरेन्द्र सरस्वती राष्ट्रीय प्रतिष्ठित पुरस्कार' किसे प्राप्त हुआ?

- (a) Narendra Modi
- (b) Amit Shah
- (c) S Jaishankar
- (d) Nirmala Sitharaman
- (e) Piyush Goyal

Ans. c

Sol. Jaishankar receives 'Sri Chandrasekarendra Saraswathi' award for leadership

External Affairs Minister S Jaishankar was awarded the Sri Chandrasekarendra Saraswathi National Eminence Award for Public Leadership by the South Indian Education Society (SIES).

Recent Award

- Bhutan's royal honour - Renowned Indian educationist Arun Kapur
- Jamsetji Tata Award by Indian Society for Quality (ISQ) - Kiran Mazumders
- J C Daniel Award for 2023 - J C Daniel Award
- Social Security Good Practices at Asia-Pacific forum in Saudi - EPFO
- 3rd PSU Transformation Award under the "Innovative Product Development" category - Solar Energy Corporation of India (SECI)
- Aster Guardians Global Nursing Award 2024 - Nurse Maria Victoria Juan (from Philippines)

282. On which date is World Basketball Day celebrated?

विश्व बास्केटबॉल दिवस किस तारीख को मनाया जाता है?

- (a) December 20
- (b) December 21
- (c) December 22
- (d) December 24
- (e) December 26

Ans. b

Sol. 21 December - World Basketball Day

World Basketball Day, celebrated on 21 December, honors one of the most popular sports globally.

This date is significant as it marks the birth anniversary of Dr. James Naismith, the inventor of basketball. Dr. Naismith first introduced basketball in December 1891 while teaching at the International YMCA Training School in Springfield, Massachusetts

The global significance of basketball was officially acknowledged by the United Nations General Assembly on August 25, 2023, through the adoption of resolution A/RES/77/324. This resolution declared December 21 as World Basketball Day, celebrating the sport's ability to bring together people from all walks of life.

283. What is the name of the scholarship program launched by Arvind Kejriwal for Dalit students?

अरविंद केजरीवाल द्वारा दलित छात्रों के लिए शुरू किए गए छात्रवृत्ति कार्यक्रम का नाम क्या है?

- (a) Dr Ambedkar Excellence Scholarship
- (b) Dalit Higher Education Scholarship
- (c) Dr Ambedkar Samman Scholarship
- (d) Dalit International Scholarship
- (e) Ambedkar Abroad Education Fund

Ans. c

Sol. Arvind Kejriwal launches Dr Ambedkar Samman Scholarship for Dalit students
Aam Aadmi Party (AAP) chief Arvind Kejriwal has launched a new scholarship programme aimed at Dalit students in Delhi.

The scheme, named the Dr Ambedkar Samman Scholarship, will cover all expenses for Dalit students wishing to pursue higher education abroad.

The Delhi government would bear the entire cost of tuition, travel, and accommodation for those Dalit students who are accepted into foreign universities.

284. How much capital has the government decided to infuse into IFCI to improve its financial health?

सरकार ने IFCI की वित्तीय स्थिति सुधारने के लिए इसमें कितनी पूंजी डालने का फैसला किया है?

- (a) Rs 400 crore
- (b) Rs 450 crore
- (c) Rs 550 crore
- (d) Rs 500 crore
- (e) Rs 650 crore

Ans. c

Sol. Govt to infuse Rs 500 cr in IFCI to improve its financial health

The government has decided to infuse Rs 500 crore capital in state-owned IFCI to improve its financial health ahead of the company's proposed restructuring and consolidation into a group.

With the infusion, the government of India's holding in the company is expected to further increase from existing 71.72 per cent as on September 2024.

The capital infusion plan for IFCI was approved through the passage of the first Supplementary Demand for Grants for 2024-25 in Lok Sabha last week.

The Supplementary Demand for Grants for 2024-25 made an allocation for an additional amount of Rs 499.99 crore for 'Subscription to the Share Capital of Industrial Finance Corporation of India (IFCI).

The Industrial Finance Corporation of India was set up by the government on July 1, 1948 as the first Development Financial Institution in the country.

In the second quarter ended September 2024, IFCI had booked a loss of Rs 22 crore and in the first half of FY24, a loss to the tune of Rs 170 crore.

285. In December 2024, which two organizations signed an agreement for cooperation in astronaut training and related activities?

दिसंबर 2024 में किन दो संगठनों ने अंतरिक्ष यात्री प्रशिक्षण और संबंधित गतिविधियों में सहयोग के लिए एक समझौते पर हस्ताक्षर किए?

- (a) ISRO and NASA
- (b) ISRO and SpaceX
- (c) ISRO and European Space Agency (ESA)
- (d) ISRO and Roscosmos
- (e) ISRO and CNES

Ans. c

Sol. ISRO-European Space Agency Sign Deal For Cooperation In Astronaut Training

Indian Space Research Organisation (ISRO) has entered into an agreement with European Space Agency (ESA) for cooperation on activities related to astronaut training, mission implementation, and research experiments.

The agreement was signed by ISRO Chairman and Secretary, Department of Space (DOS) Dr S Somanath and ESA Director General Dr Josef Aschbacher.

The agreement provides a framework for cooperative activities in human space exploration and research, especially in areas such as astronaut training, support for experiment development and integration, using ESA facilities on the International Space Station (ISS), human and biomedical research experiment implementation as well as joint education and outreach activities.

For the upcoming Axiom-4 mission in which ISRO's Gaganyatri and ESA's astronaut are crew members, both agencies are collaborating to implement shortlisted experiments by Indian Principal Investigators on ISS.

286. In December 2024, South Korea successfully placed into orbit its third homegrown spy satellite launched from a US space centre. Which rocket was used to launch South Korea's third spy satellite?

दिसंबर 2024 में, दक्षिण कोरिया ने अमेरिकी अंतरिक्ष केंद्र से प्रक्षेपित अपने तीसरे स्वदेशी जासूसी उपग्रह को सफलतापूर्वक कक्षा में स्थापित कर दिया। दक्षिण कोरिया के तीसरे जासूसी उपग्रह को प्रक्षेपित करने के लिए किस रॉकेट का इस्तेमाल किया गया?

- (a) Ariane 5
- (b) GSLV Mark III
- (c) Delta IV Heavy
- (d) Atlas V
- (e) SpaceX Falcon 9

Ans. c

Sol. South Korea successfully launches 3rd spy satellite into orbit

South Korea successfully placed into orbit its third homegrown spy satellite launched from a US space centre.

SpaceX Falcon 9 rocket carrying the satellite normally lifted off from the Vandenberg Space Force Base in California as planned.

It is the third military satellite launched under South Korea's plan to acquire five spy satellites by 2025. South Korea has previously relied largely on satellite imagery provided by the United States.

287. Rohan Mirchandani passed away recently at the age of 41. What is the name of the snack brand founded by Rohan Mirchandani?

रोहन मीरचंदानी का हाल ही में 41 वर्ष की आयु में निधन हो गया। रोहन मीरचंदानी द्वारा स्थापित स्नैक ब्रांड का नाम क्या है?

- (a) Nestlé
- (b) Amul
- (c) Epigamia
- (d) Britannia
- (e) Parle

Ans. c

Sol. Snack Brand Epigamia Founder Rohan Mirchandani Dies

Snack foods firm Epigamia's founder Rohan Mirchandani died at the age of 41. Mirchandani, an alumnus of NYU Stern and The Wharton School, founded Drums Food International in 2013.

Under his leadership, Epigamia transitioned from a modest venture into a household name in urban India, offering a diverse range of health-focused products. The brand's reach extended to over 20,000 retail points across 30 cities, with plans for expansion into the Middle East by 2025-26.

288. Tennis player Daniil Savelev has been suspended for 2 years for violating anti-doping regulations. He is from which country?

टेनिस खिलाड़ी डेनियल सेवलेव को डोपिंग रोधी नियमों का उल्लंघन करने के कारण 2 साल के लिए निलंबित कर दिया गया है। वह किस देश से हैं?

- (a) France
- (b) China
- (c) South Korea
- (d) USA
- (e) Russia

Ans. e

Sol. Russian tennis player Daniil Savelev suspended for 2 years for doping
Russian tennis player Daniil Savelev has been handed a two-year suspension for violating anti-doping regulations.

The International Tennis Integrity Agency (ITIA) announced that Savelev tested positive for the prohibited substance meldonium during a test conducted in July 2024.

Consequently, he has been provisionally suspended since August of the same year, and his suspension will conclude in August 2026.

At the time of the violation, Savelev had achieved a career-high world doubles ranking of 1,486 in August 2022.

289. Kisan Diwas, or National Farmer's Day, is observed annually on December 23 to honour the birth anniversary of Chaudhary Charan Singh, India's fifth Prime Minister and a dedicated advocate for farmers. What is the theme for National Farmer's Day 2024?

किसान दिवस, या राष्ट्रीय किसान दिवस, भारत के पांचवें प्रधानमंत्री और किसानों के लिए समर्पित वकील चौधरी चरण सिंह की जयंती के सम्मान में 23 दिसंबर को प्रतिवर्ष मनाया जाता है। राष्ट्रीय किसान दिवस 2024 का विषय क्या है?

- (a) "Transforming Agriculture for Growth"
- (b) "Sustainable Farming for Future Generations"
- (c) "Empowering 'Annadatas' for a Prosperous Nation"
- (d) "Celebrating India's Agricultural Heroes"
- (e) "Agriculture: Backbone of India"

Ans. c

Sol. 23 December - National Farmer's Day

Kisan Diwas, or National Farmer's Day, is observed annually on December 23 to honour the birth anniversary of Chaudhary Charan Singh, India's fifth Prime Minister and a dedicated advocate for farmers.

This day is celebrated to express gratitude to the farmers who form the foundation of the country's economy.

Theme 2024 - Empowering 'Annadas' for a Prosperous Nation

Kisan Diwas, or National Farmer's Day, is observed annually on December 23 to honour the birth anniversary of Chaudhary Charan Singh, India's fifth Prime Minister and a dedicated advocate for farmers.

In 2001, the Government of India designated December 23 as Kisan Diwas to commemorate Chaudhary Charan Singh's contributions toward the upliftment of farmers.

290. Indian Renewable Energy Development Agency Limited (IREDA) has been honoured with three awards at the 14th PSE Excellence Awards ceremony.

Which organization hosted the 14th PSE Excellence Awards?

भारतीय अक्षय ऊर्जा विकास एजेंसी लिमिटेड (IREDA) को 14वें PSE उत्कृष्टता पुरस्कार समारोह में तीन पुरस्कारों से सम्मानित किया गया। 14वें PSE उत्कृष्टता पुरस्कार की मेजबानी किस संगठन ने की?

- (a) Ministry of Power
- (b) Indian Renewable Energy Development Agency
- (c) Indian Chamber of Commerce
- (d) Economic Advisory Council
- (e) Department of Public Enterprises

Ans. c

Sol. IREDA Bags Triple Honours at 14th PSE Excellence Awards

Indian Renewable Energy Development Agency Limited (IREDA) has been honoured with three awards at the 14th PSE Excellence Awards ceremony, organized by the Indian Chamber of Commerce (ICC) in New Delhi.

The company won Gold Awards in the Mini Ratna category for "Corporate Governance" and "Corporate Social Responsibility & Sustainability."

Additionally, IREDA received the Silver Award for "Operational Performance Excellence."

The awards were presented by Dr. Bhaskar Chatterjee, Former Secretary, Department of Public Enterprises, and Shri Apurv Kumar Mishra, Member, Economic Advisory Council to the Prime Minister.

Recent Award

- **Sri Chandrasekarendra Saraswathi' award for leadership** - External Affairs Minister S Jaishankar
- **Bhutan's royal honour** - Renowned Indian educationist Arun Kapur
- **Jamsetji Tata Award by Indian Society for Quality (ISQ)** - Kiran Mazumdar
- **J C Daniel Award for 2023** - J C Daniel Award
- **Social Security Good Practices at Asia-Pacific forum in Saudi** - EPFO

291. The Department of Consumer Affairs will launch the 'Jago Grahak Jago App,' and 'Jagriti App,' for public use on National Consumers Day 2024. What is the purpose of the 'Jago Grahak Jago App'?

उपभोक्ता मामले विभाग राष्ट्रीय उपभोक्ता दिवस 2024 पर सार्वजनिक उपयोग के लिए 'जागो ग्राहक जागो ऐप' और 'जागृति ऐप' लॉन्च करेगा। 'जागो ग्राहक जागो ऐप' का उद्देश्य क्या है?

- (a) To report faulty products on e-commerce platforms
- (b) To provide essential e-commerce information and alert consumers about unsafe URLs
- (c) To offer discounts on e-commerce platforms
- (d) To register complaints about product quality
- (e) To track delivery of online orders

Ans. b

Sol. DoCA to launch apps to empower consumers to identify dark patterns on website

The Department of Consumer Affairs will launch the 'Jago Grahak Jago App,' and 'Jagriti App,' for public use on National Consumers Day 2024.

These apps will empower consumers with tools to identify dark patterns on e-commerce platforms.

Also, the Central Consumer Protection Authority is being strengthened with the 'Jagriti Dashboard' which is used to generate real-time reports on e-commerce URLs for the presence of dark patterns, enhancing the capability to monitor and regulate online consumer interactions effectively.

The 'Jago Grahak Jago App,' provides essential e-commerce information about all URLs during a consumer's online activities, alerting them if any URL may be unsafe and requires caution. Meanwhile, the 'Jagriti App,' allows users to report URLs where they suspect the presence of one or more dark patterns declared illegal.

These reports are then registered as complaints to the Central Consumer Protection Authority (CCPA) for possible redressal and subsequent action.

Through the above initiatives, the Department endeavours to create a transparent and fair digital marketplace where consumers can make informed

decisions without being tricked or coerced; educate consumers about their rights and regulate e-commerce platforms to prevent practices such as subscription traps, where consumers are unknowingly signed up for recurring payments.

292. The Defence Ministry has set up a committee to address the capability development of the Indian Air Force (IAF) amid critical shortage of fighter jets, weapons, and equipment. Why was the committee formed to assess the IAF's capability development?

रक्षा मंत्रालय ने लड़ाकू विमानों, हथियारों और उपकरणों की गंभीर कमी के बीच भारतीय वायुसेना (आईएएफ) की क्षमता विकास को संबोधित करने के लिए एक समिति गठित की है। भारतीय वायुसेना की क्षमता विकास का आकलन करने के लिए समिति का गठन क्यों किया गया?

- (a) To review financial allocations for the IAF
- (b) To establish new air bases across India
- (c) To develop a new air combat strategy
- (d) To evaluate training programs for pilots
- (e) To address the critical shortage of fighter jets, weapons, and equipment

Ans. e

Sol. Govt forms committee to look into IAF's overall capability development

The Defence Ministry has set up a committee to address the capability development of the Indian Air Force (IAF) amid critical shortage of fighter jets, weapons, and equipment.

Chaired by the Defence Secretary Rajesh Kumar Singh, the committee includes senior ministry officials, Defence Research and Development Organisation (DRDO) chairman Dr Samir V Kamat, and IAF representatives.

After comprehensive IAF briefings, the panel was tasked with preparing recommendations, which are expected to be submitted within two to three months.

293. Consider the following statements regarding the Right to Education (RTE) Amendments 2024:

शिक्षा के अधिकार (RTE) संशोधन 2024 के संबंध में निम्नलिखित कथनों पर विचार करें:

1. Schools are now authorized to fail students in Classes 5 and 8 if their academic performance does not meet the required standards.
2. The amendments allow states to conduct regular exams for Classes 5 and 8 and hold students back if they fail.
3. Under the new amendments, students who fail the exam will not have an opportunity to retake it.

Which of the above statements is/are CORRECT?

- (a) 1 and 2 only
- (b) 1 and 3 only
- (c) 2 and 3 only
- (d) 1, 2, and 3
- (e) all are incorrect

Ans. a

Sol. RTE Amendments 2024: Schools now allowed to fail class 5 and 8 students
In a major shift in school education policy, schools will now have the authority to 'fail' students in classes 5 and 8 if their performance does not meet required standards.

The central government announced this amendment in the Right of Children and Free School Education Act 2010 (RTE Act 2010).

The new amendments allow states to hold regular exams for the students of class 5 and 8 and hold them back if they fail. These amendments come five years after the RTE Act was amended, in 2019. Under the new rules, states are allowed to conduct 'regular examinations for Classes 5 and 8 at the end of the academic year'.

Students who 'fail' these exams will receive 'additional instruction' and have the chance to retake the examination two months later. If they still fail to meet the promotion criteria, they will be forced to repeat Class 5 or Class 8.

States like Gujarat, Odisha, Madhya Pradesh, Jharkhand, Karnataka, and Delhi have already announced that children failing in classes 5 or 8 would be retained there. However, Karnataka had announced regular exams — essentially, public exams — for Classes 5, 8, 9, and 11. The effort was struck down by the Karnataka High Court in March 2024. States like Kerala have been entirely opposed to the idea of exams in Classes 5 and 8.

The original version of the Right to Education (RTE) Act included a 'no-detention policy', which prohibited the practice of failing primary school students in a lower grade. Under this policy, all students were promoted to Class 8 automatically, regardless of their academic performance.

294. Malaysia has extended its visa exemption for Indian nationals until December 31, 2026. What is the duration for which Indian nationals can stay in Malaysia without a visa?

मलेशिया ने भारतीय नागरिकों के लिए अपने वीजा छूट को 31 दिसंबर, 2026 तक बढ़ा दिया है। भारतीय नागरिक बिना वीजा के मलेशिया में कितने समय तक रह सकते हैं?

- (a) 60 days
- (b) 90 days

- (c) 45 days
- (d) 30 days
- (e) 120 days

Ans. d

Sol. Indians can travel to Malaysia without a visa for 30 days until Dec 2026
Malaysia has extended its visa exemption for Indian nationals until December 31, 2026, allowing them to visit the country without a visa for up to 30 days. This announcement was made by Datuk Awang Alik Jeman, the Secretary-General of the Home Ministry, who emphasized that the extension aligns with Malaysia's 2025 ASEAN chairmanship and, the preparations for Visit Malaysia Year 2026.

The visa liberalization plan, initially introduced in 2023, aims to enhance tourism and stimulate economic growth. A similar exemption also been granted to Chinese nationals, signaling Malaysia's commitment to attracting more visitors from key markets.

Currently, two airlines operate flights between Kolkata and Kuala Lumpur. wo years.

295. Poonawalla Fincorp has embarked on a groundbreaking initiative by integrating Artificial Intelligence (AI) across its Human Resources (HR) Strategic Business Unit (SBU). By what percentage has AI reduced the time taken to finalize job offers at Poonawalla Fincorp?

पूनावाला फिनकोर्प ने अपने मानव संसाधन (HR) रणनीतिक व्यवसाय इकाई (SBU) में आर्टिफिशियल इंटेलिजेंस (AI) को एकीकृत करके एक अभूतपूर्व पहल की शुरुआत की है। AI ने पूनावाला फिनकोर्प में नौकरी के प्रस्तावों को अंतिम रूप देने में लगने वाले समय को कितने प्रतिशत तक कम किया है?

- (a) 50%
- (b) 75%
- (c) 90%
- (d) 60%
- (e) 80%

Ans. c

Sol. Poonawalla Fincorp Introduces AI in its HR Processes

Poonawalla Fincorp has embarked on a groundbreaking initiative by integrating Artificial Intelligence (AI) across its Human Resources (HR) Strategic Business Unit (SBU).

This industry-first move, is set to transform operational standards and ignite innovation within the financial services sector.

Poonawalla Fincorp's AI integration has revolutionized HR processes by drastically reducing the time to finalize job offers from traditionally around ten days to just under one a 90% decrease.

This accelerated process is made possible by advanced AI tools that efficiently handle document verification and candidate screening. The use of AI has not only sped up the recruitment cycle but also achieved significant reduction in operational costs, significantly enhancing both efficiency and cost management.

296. National Consumer Rights Day is observed on December 24 every year in India to raise awareness about consumer rights and advocate for consumer protection. Which law is commemorated on National Consumer Rights Day?

भारत में हर साल 24 दिसंबर को उपभोक्ता अधिकारों के बारे में जागरूकता बढ़ाने और उपभोक्ता संरक्षण की वकालत करने के लिए राष्ट्रीय उपभोक्ता अधिकार दिवस मनाया जाता है। राष्ट्रीय उपभोक्ता अधिकार दिवस पर किस कानून का स्मरण किया जाता है?

- (a) Consumer Protection Act, 1991
- (b) Consumer Protection Act, 1986
- (c) Fair Trade Practices Act, 1980
- (d) Right to Information Act, 2005
- (e) Consumer Rights Act, 2000

Ans. b

Sol. 24 December - National Consumer Rights Day

National Consumer Rights Day is observed on December 24 every year in India to raise awareness about consumer rights and advocate for consumer protection.

The day commemorates the enactment of the Consumer Protection Act, 1986, which provides a framework for protecting consumers from unfair trade practices.

It aims to educate consumers about their rights, including the right to safety, information, choice, and redress in cases of grievance.

297. Which of the following is the theme for the tableaux to be showcased at the Republic Day Parade 2025?

गणतंत्र दिवस परेड 2025 में प्रदर्शित की जाने वाली झांकी का विषय निम्नलिखित में से कौन सा है?

- (a) Bharat Ki Virasat aur Vikas
- (b) Swarnim Bharat: Virasat aur Vikas
- (c) Ek Bharat, Shreshth Bharat
- (d) Azadi Ka Amrit Mahotsav

(e) Rashtriya Ekta aur Vikas

Ans. b

Sol. Republic Day Parade 2025: Tableaux theme is 'Swarnim Bharat: Virasat aur Vikas'

The theme for showcasing tableaux at the upcoming Republic Day Parade is 'Swarnim Bharat: Virasat aur Vikas', and 15 states and UTs have been selected for presenting them on the Kartavya Path on January 26.

These states and UTs are -- Andhra Pradesh, Bihar, Chandigarh, Dadar Nagar Haveli & Daman and Diu, Goa, Gujarat, Haryana, Jharkhand, Karnataka, Madhya Pradesh, Punjab, Tripura, Uttarakhand, Uttar Pradesh and West Bengal. In addition, 11 ministries and department of the Union government have also been selected for the 2025 Republic Day celebrations.

298. Who has been appointed as the Chairperson of the National Human Rights Commission (NHRC) in December 2024?

दिसंबर 2024 में राष्ट्रीय मानवाधिकार आयोग (NHRC) के अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Priyank Kanoongo
- (b) Mallikarjun Kharge
- (c) Justice V. Ramasubramanian
- (d) Justice Bidyut Ranjan Sarangi
- (e) Justice Ranjan Gogoi

Ans. c

Sol. Former SC Judge V. Ramasubramanian appointed NHRC chairman President of India has appointed retired Supreme Court Justice V. Ramasubramanian as the Chairperson of National Human Rights Commission. The post of NHRC chief was lying vacant since June this year. President also appointed Priyank Kanoongo and retired Justice Bidyut Ranjan Sarangi as the Members of the NHRC-India.

A high-power committee led by Prime Minister Narendra Modi met on December 18 to select the next chairperson of NHRC. Both Leaders of the Opposition (LoPs), Mallikarjun Kharge in the Rajya Sabha and Rahul Gandhi in the Lok Sabha also attended the meeting.

A well-known scholar in Tamil and a master of the art of writing judgments, Justice Ramasubramanian was born on June 30, 1958, and obtained his bachelor's degree in science from Vivekananda College in Chennai before

graduating in law from the Madras Law College and enrolling as a member of the Bar on February 16, 1983.

Recent Appointment

- **Country Manager and Vice President for Google India** - Preeti Lobana (replace Sanjay Gupta)
- **Fielding coach of Mumbai Indians** - Carl Hopkinson (replace James Pamment)
- **Speaker of 6th Jharkhand Legislative Assembly** - Rabindra Mahto
- **Speaker of 15th Maharashtra Legislative Assembly** - Rahul Narwekar of BJP
- **Acting Secreary of BCCI** - Devajit Saikia (replace Jay Shah)

299. Who has been named as Senior White House Policy Advisor on Artificial Intelligence by US President-elect Donald Trump?

अमेरिकी राष्ट्रपति-चुनाव डोनाल्ड ट्रम्प द्वारा आर्टिफिशियल इंटेलिजेंस पर वरिष्ठ व्हाइट हाउस नीति सलाहकार के रूप में किसे नामित किया गया है

- (a) Sundar Pichai
- (b) David O. Sacks
- (c) Sriram Krishnan
- (d) Elon Musk
- (e) Shantanu Narayen

Ans. c

Sol. Trump appoints Indian American Krishnan as senior policy advisor on AI US President-elect Donald Trump named Indian American entrepreneur, venture capitalist and author Sriram Krishnan as Senior White House Policy Advisor on Artificial Intelligence.

Krishnan, who has previously led product teams at Microsoft, Twitter, Yahoo!, Facebook and Snap, will work along with David O. Sacks who will be the White House AI & Crypto Czar.

Working closely with David Sacks, Sriram will focus on ensuring continued American leadership in AI and help shape and coordinate AI policy across government, including working with the President's Council of Advisors on Science and Technology. Sriram started his career at Microsoft as a founding member of Windows Azure.

300. Terminal Investment Ltd Sarl (TIL) has signed an MoU with the Jawaharlal Nehru Port Authority (JNPA), proposing to invest Rs 20,000 crore for constructing the Vadhvan Port Project. Where is Terminal Investment Ltd Sarl (TIL) headquartered?

टर्मिनल इन्वेस्टमेंट लिमिटेड सरल (टीआईएल) ने जवाहरलाल नेहरू बंदरगाह प्राधिकरण (जेएनपीए) के साथ एक समझौता ज्ञापन पर हस्ताक्षर किए हैं, जिसमें वधवन बंदरगाह परियोजना के निर्माण के लिए 20,000 करोड़ रुपये निवेश करने का प्रस्ताव है। टर्मिनल इन्वेस्टमेंट लिमिटेड सरल (टीआईएल) का मुख्यालय कहाँ है?

- (a) London
- (b) Geneva
- (c) New York
- (d) Dubai
- (e) Singapore

Ans. b

Sol. TIL to invest ₹20,000 crore to develop Vadhvan Port

Terminal Investment Ltd Sarl (TIL) has signed an MoU with the Jawaharlal Nehru Port Authority (JNPA), proposing to invest Rs 20,000 crore for constructing the Vadhvan Port Project.

TIL, headquartered in Geneva, invests in, develops, and manages container terminals across the globe.

It is active in 31 countries across five continents. Put together, 70 container terminals, in which the company owns a stake, handled about 65 million twenty-foot equivalent units (TEUs) in 2023.

TIL's majority owner and the main customer is the Mediterranean Shipping Company (MSC), the world's largest shipping line.

301. The Public Relations Society of India (PRSI) has conferred eight national awards on the Steel Authority of India Limited (SAIL). Which category was NOT mentioned as one in which SAIL received an award?

भारतीय जनसंपर्क सोसायटी (पीआरएसआई) ने स्टील अथॉरिटी ऑफ इंडिया लिमिटेड (सेल) को आठ राष्ट्रीय पुरस्कार प्रदान किए हैं। किस श्रेणी का उल्लेख उस श्रेणी के रूप में नहीं किया गया जिसमें SAIL को पुरस्कार मिला?

- (a) E-Newsletter
- (b) Corporate Film
- (c) Best Communication Campaigns
- (d) Best Employee Recognition Programme
- (e) Best Use of Social Media

Ans. d

Sol. SAIL wins 8 national awards for communication excellence

The Public Relations Society of India (PRSI) has conferred eight national awards on Steel Authority of India Limited (SAIL).

These PRSI National Awards 2024 were given away at the 46th All India Public Relations Conference held at Raipur.

SAIL has been recognised in various categories viz. E-Newsletter for SAIL Track, Corporate Film (English), Best Communication Campaigns (Internal Publics) for SAIL Gaurav Diwas celebration, House Journal (English) for SAIL News, Best PR Programme for Promoting Science & Technology for steel plant technologies, Best Use of Social Media in a Corporate Campaign for promoting green steel, corporate website.

This recognition is a testimony to SAIL's dedication to excellence in communication. All employees of SAIL have appreciated this achievement.

Chairman of SAIL- Amarendu Prakash

302. The Government of India and the Asian Development Bank (ADB) signed a \$500 million loan to support green and sustainable infrastructure projects aligned with the country's climate commitments. Which organization will receive the ADB loan with a sovereign guarantee?

भारत सरकार और एशियाई विकास बैंक (ADB) ने देश की जलवायु प्रतिबद्धताओं के अनुरूप हरित और टिकाऊ बुनियादी ढांचा परियोजनाओं का समर्थन करने के लिए 500 मिलियन डॉलर के ऋण पर हस्ताक्षर किए। किस संगठन को सॉवरेन गारंटी के साथ एडीबी ऋण प्राप्त होगा?

- (a) Reserve Bank of India (RBI)
- (b) State Bank of India (SBI)
- (c) India Infrastructure Finance Company Limited (IIFCL)
- (d) National Bank for Agriculture and Rural Development (NABARD)
- (e) Housing Development Finance Corporation (HDFC)

Ans. c

Sol. Government of India and Asian Development Bank sign \$500 million loan to support sustainable infrastructure projects

The Government of India and the Asian Development Bank (ADB) signed a \$500 million loan to support green and sustainable infrastructure projects aligned with the country's climate commitments.

The ADB loan, with a sovereign guarantee, will be extended to the India Infrastructure Finance Company Limited (IIFCL).

The project will build the institutional capacity of IIFCL to integrate green and best practices into the infrastructure projects.

A sustainability unit and an environmental sustainability framework and scoring method to assess the sustainability rating of the projects will also be established.

Recent Loan approved by ADB

- India signs \$350 million loan agreement with ADB to expand manufacturing sector
- India and ADB sign \$42 million loan to help fortify Maharashtra's coastline
- ADB approved a \$500 million loan to support India's economic growth by promoting environmentally sustainable infrastructure.
- ADB and India sign USD 788.8 million (over Rs 6,600 crore) for the development of Amaravati, Andhra Pradesh as a green and smart capital city
- India and ADB sign \$50 million loan for climate-resilient water security in Meghalaya
- India and ADB sign \$98 million loan agreement to boost horticulture productivity

303. Adani Group will acquire aviation maintenance, repair, and overhaul (MRO) services firm Air Works for an enterprise value of Rs 400 crore. Which Adani Group subsidiary is responsible for acquiring the stake in Air Works?

अडानी समूह 400 करोड़ रुपये के उद्यम मूल्य पर विमानन रखरखाव, मरम्मत और ओवरहाल (एमआरओ) सेवा फर्म एयर वर्क्स का अधिग्रहण करेगा। एयर वर्क्स में हिस्सेदारी हासिल करने के लिए अडानी समूह की कौन सी सहायक कंपनी जिम्मेदार है?

- (a) Adani Aviation Services Ltd
- (b) Adani Defence Systems & Technologies Ltd
- (c) Adani Infrastructure Development Ltd
- (d) Adani Aerospace & Aviation Ltd
- (e) Adani Strategic Ventures Ltd

Ans. b

Sol. Adani to acquire 85.8% stake in Air Works for Rs 400 cr enterprise value
Adani Group will acquire aviation maintenance, repair, and overhaul (MRO) services firm Air Works for an enterprise value of Rs 400 crore.

Adani Defence Systems & Technologies Ltd (ADSTL) has signed a share purchase agreement to acquire 85.8 percent shareholding in Air Works, India's largest private sector MRO company with the largest pan-India footprint.

With operations spanning 35 cities and a workforce of over 1,300 personnel, Air Works brings extensive expertise in servicing both fixed-wing and rotary-wing aircraft.

304. Which company is the first financial services provider to integrate lending, insurance, and investments on ONDC?

कौन सी कंपनी ONDC पर ऋण, बीमा और निवेश को एकीकृत करने वाली पहली वित्तीय सेवा प्रदाता है?

- (a) HDFC Bank
- (b) ICICI Prudential
- (c) Aditya Birla Capital
- (d) SBI Life Insurance
- (e) Bajaj Finance

Ans. c

Sol. Aditya Birla Capital Becomes First to Integrate Financial Services on ONDC
Aditya Birla Capital is the first financial services company to integrate lending, insurance, and investments on the Open Network for Digital Commerce (ONDC).

ONDC is a government initiative to create an open and interoperable e-commerce network. It allows buyers and sellers to transact across platforms, supporting inclusivity and competition in digital commerce.

By offering all three services, Aditya Birla Capital provides easier access to financial products. As a Wave-1 participant, the company has contributed to building the financial services ecosystem on ONDC. Wave-1 participants are early adopters who help develop the infrastructure for others to join.

Aditya Birla Capital's personal loans, health insurance, and mutual fund services are available on the ONDC platform through multiple buyer apps, enabling users to access these financial products without downloading extra applications.

CEO of Aditya Birla Capital - Vishakha Mulye
CEO of ONDC - T. Koshy

305. According to a report, by what percentage have UPI transactions at retail stores increased in semi-urban and rural areas this year?

एक रिपोर्ट के अनुसार, इस वर्ष अर्ध-शहरी और ग्रामीण क्षेत्रों में खुदरा स्टोरों पर यूपीआई लेनदेन में कितने प्रतिशत की वृद्धि हुई है?

- (a) 25%
- (b) 30%
- (c) 33%
- (d) 40%
- (e) 45%

Ans. c

Sol. UPI QR transactions jump 33% at retail stores in Bharat this year: Report
UPI transactions at retail stores have increased by 33 percent in semi-urban and rural areas this year, reflecting the growing adoption of digital payments, according to a report.

Moreover, insurance policy purchases and premium collections saw a 127 percent increase in transaction volume and, a 96 per cent growth in new customer adoption during the year, the report by branchless banking and digital network PayNearby.

The report is based on an analysis of real transaction data derived from over 10,00,000 small retailers (kirana stores, mobile recharge stores etc) offering financial and digital services spread across India in rural and semi-urban regions.

The findings compare business data from January to November 2024 with the same period in 2023.

The report, Retail-O-Nomics, stated that there has been an impressive 297 per cent volume rise across credit products, including business loans, gold loans, personal loans, and revolving credit in rural and semi-urban areas.

306. What was the claims ratio of the non-life insurance industry in FY24 according to IRDAI?

IRDAI के अनुसार वित्त वर्ष 24 में गैर-जीवन बीमा उद्योग का दावा अनुपात क्या था?

- (a) 82.00%
- (b) 82.52%
- (c) 82.95%
- (d) 83.50%
- (e) 84.00%

Ans. b

Sol. Claims ratio of non-life insurers dips to 82.52% in FY24: IRDAI report
Net incurred claims to net earned premium (claims ratio) of non-life insurance industry stood at 82.52 percent during 2023-24 as against 82.95 percent in the preceding fiscal year, as per the IRDAI's annual report.

According to the Annual Report 2023-24 of the Insurance Regulatory and Development Authority of India (Irdai), during 2023-24, the non-life insurance industry underwrote a total direct premium of Rs 2.90 lakh crore in India registering a growth of 12.76 per cent from previous year.

The contribution of public sector general insurers increased 8.88 per cent from Rs 82,891 crore in 2022-23 to Rs 90,252 crore in 2023-24.

Private sector insurers, including standalone health insurers, have underwritten Rs 1.88 lakh crore as against Rs 1.58 lakh crore in 2022-23.

The aggregate profit of the non-life insurance sector was Rs 10,119 crore as against a net loss of Rs 2,566 crore in 2022-23.

During 2023-24, the aggregate net incurred claims saw a 15.39 per cent increase to Rs 1.72 lakh crore from Rs 1.49 lakh crore. The incurred claims ratio

for public sector insurers was 97.23 per cent for 2023-24 as against the previous year's incurred claims ratio of 99.02 per cent.

The incurred claims ratio for private sector general insurers, standalone health insurers and specialised insurers were at 76.49 per cent, 63.63 per cent, and 66.58 per cent, respectively, for 2023-24 as compared to the previous year's ratio of 75.13 per cent, 61.44 per cent and 73.71 per cent, respectively.

The report also said that the life insurance industry paid total benefits of Rs 5.77 lakh crore in 2023-24, constituting 70.22 per cent of the net premium. During 2023-24, a total of 18 life insurance companies reported profits. Profits of the life insurance industry grew 10.79 per cent in 2023-24 with profit after tax (PAT) of Rs 47,407 crore as against Rs 42,788 crore in 2022-23.

307. Aisake Valu Eke has been elected as the Prime Minister of which country?

आइसेक वेलू एके को किस देश का प्रधानमंत्री चुना गया है?

- (a) Vanuatu
- (b) Tonga
- (c) Kiribat
- (d) Samoa
- (e) Fiji

Ans. b

Sol. Tonga elects 'Aisake Valu Eke' as new Prime Minister

The Pacific island nation of Tonga has elected veteran politician Aisake Valu Eke as its new Prime Minister.

Aisake Valu Eke will succeed the former Prime Minister Siaosi Sovaleni who resigned two weeks ago after a no-confidence motion was moved against him in the Parliament.

Aisake Valu Eke will be formally sworn in as the new Prime Minister of the country in February 2025 and is expected to lead the country into the next general elections scheduled for November 2025.

Newly Appointed Prime Minister & President

- PM of France - Francois Bayrou
- President of Georgia - Mikheil Kavelashvili
- Interim Prime Minister of Syria - Mohammad al-Bashir
- President of Ghana- John Dramani Mahama
- PM of Burkina Faso - Rimalba Jean Emmanuel Ouedraogo

308. What rank did India achieve in the 2024 Network Readiness Index (NRI)?

2024 नेटवर्क रेडीनेस इंडेक्स (एनआरआई) में भारत ने कौन सी रैंक हासिल की?

- (a) 45th
- (b) 47th
- (c) 49th
- (d) 51st
- (e) 53rd

Ans. c

Sol. India Ranks 49th in Network Readiness Index (NRI) 2024

India has risen to 49th place in the 2024 Network Readiness Index (NRI), climbing 11 positions from the previous year.

This ranking is published by the Portulans Institute in Washington DC and evaluates how effectively countries utilize technology for governance and citizen engagement.

India's score improved from 49.93 in 2023 to 53.63 in 2024, reflecting the nation's commitment to enhancing its digital landscape. The increase in rank from 60th to 49th demonstrates substantial progress in technology adoption.

309. Good Governance Day is observed on 25th December each year in India to honor the birth anniversary of Atal Bihari Vajpayee, former Prime Minister of India. In which year was Atal Bihari Vajpayee awarded the Bharat Ratna, India's highest civilian honor?

भारत के पूर्व प्रधानमंत्री अटल बिहारी वाजपेयी की जयंती के उपलक्ष्य में भारत में हर साल 25 दिसंबर को सुशासन दिवस मनाया जाता है। अटल बिहारी वाजपेयी को किस वर्ष भारत के सर्वोच्च नागरिक सम्मान भारत रत्न से सम्मानित किया गया था?

- (a) 2005
- (b) 2010
- (c) 2015
- (d) 2017
- (e) 2020

Ans. c

Sol. 25 December - Good Governance Day

Good Governance Day is observed on 25th December each year in India to honor the birth anniversary of Atal Bihari Vajpayee, former Prime Minister of India. This year marks Vajpayee's 100th birth anniversary.

The day aims to promote transparency, accountability, and effective governance at all levels of government, emphasizing the importance of public service and citizen welfare. It focuses on improving government processes and encouraging digital governance to enhance the delivery of services to citizens.

Atal Bihari Vajpayee was born on December 25, 1924, in Gwalior, Madhya Pradesh. He served as India's Prime Minister on three occasions: first in 1996

for 13 days, then from 1998 to 1999 for 13 months, and finally from 1999 to 2004 for a full term. Vajpayee, a celebrated poet and writer, was the first leader from the Bharatiya Janata Party (BJP) to become Prime Minister.

In 2014, the government led by PM Narendra Modi declared Vajpayee's birthday as Good Governance Day. Vajpayee's tenure saw several initiatives aimed at fostering good governance, including the Kisan Credit Card, Pradhan Mantri Gram Sadak Yojana, Sarva Shiksha Abhiyan, and the National Rural Health Programme. In 2015, he was awarded the Bharat Ratna, India's highest civilian honor.

310. Doyen of Indian Parallel Cinema, Shyam Benegal passed away at the age of 90 years. Shyam Benegal was awarded the Padma Bhushan, India's third-highest civilian honor, in which year?

भारतीय समानांतर सिनेमा के दिग्गज श्याम बेनेगल का 90 वर्ष की आयु में निधन हो गया। श्याम बेनेगल को भारत के तीसरे सबसे बड़े नागरिक सम्मान पद्म भूषण से किस वर्ष सम्मानित किया गया था?

- (a) 1975
- (b) 1976
- (c) 1991
- (d) 2009
- (e) 2015

Ans. c

Sol. Doyen of Parallel Cinema filmmaker Shyam Benegal passes away
Doyen of Indian Parallel Cinema, Shyam Benegal passed away at the age of 90 years.

Shyam Bengal is considered one of the leading lights of the parallel cinema movement in India along with Satyajit Ray, Ritwik Ghatak, and Govind Nihalini with films like 'Ankur', and 'Manthan'.

He was honoured with India's highest film award DadaSaheb Phalke Award in 2005. He also received 18 National Film Awards

He was honoured with India's third-highest civilian award Padma Bhushan in 1991

He was honoured with India's fourth highest civilian award Padma Shri in 1976.

He was also a member of the jury at the 31st Moscow International Film Festival in 2009

311. Who launched the Rashtraparv Website and Mobile App on Good Governance Day?

सुशासन दिवस पर राष्ट्रपर्व वेबसाइट और मोबाइल ऐप किसने लॉन्च किया?

- (a) Defence Minister Rajnath Singh
- (b) Prime Minister Narendra Modi
- (c) Defence Secretary Rajesh Kumar Singh
- (d) Home Minister Amit Shah
- (e) President Droupadi Murmu

Ans. c

Sol. Defence Secretary launched Rashtraparv Website & Mobile App on Good Governance Day

Defence Secretary Rajesh Kumar Singh has launched the Rashtraparv Website along with its Mobile App on Dec 25, 2024 on the occasion of 'Good Governance Day' commemorating the birth anniversary of former Prime Minister Shri Atal Bihari Vajpayee.

The website will facilitate access to information related to organization of national events such as Republic Day, Beating Retreat Ceremony, Independence Day etc., live streaming, purchase of tickets, provide information related to seating arrangements & route-maps of events etc.

The website and mobile application have been a result of consultative process adopted by Ministry of Defence.

The states had suggested for a portal for management of tableaux designs data. Similarly, viewers of Republic Day event in the feedback had suggested to have information regarding events, parade, tableaux with them.

312. Which of the following statements is FALSE according to the Pantomath Group's report?

पैंटोमैथ ग्रुप की रिपोर्ट के अनुसार निम्नलिखित में से कौन सा कथन गलत है?

- (a) India hosted nearly double the number of IPOs as the US and 2.5 times more than Europe.
- (b) India is expected to raise Rs 2 trillion or more through IPOs in 2025.
- (c) India led the global IPO market with 332 IPOs in 2024.
- (d) Despite having fewer IPOs than India, the US led in total IPO value in 2024.
- (e) The Technology, Media, and Telecommunications sector accounted for only 10% of global IPO activity.

Ans. e

Sol. Equity raised through IPOs will cross Rs 2 trillion in 2025: Report

India has emerged as the global leader in Initial Public Offerings (IPOs), hosting twice as many IPOs as the United States and 2.5 times more than Europe, shows data analysed by Pantomath Group.

In the first 11 months of 2024 alone, 76 companies raised Rs 1.3 trillion. Pantomath Group's report now predicts Rs 2 trillion+ record-breaking IPO fundraising in 2025. India achieved a historic milestone by securing the top position globally in terms of IPO volume for the first time, surpassing both the US and Europe, with nearly double the number of IPOs listed compared to the US and two-and-a-half times more than Europe.

In contrast, the US reclaimed the lead in IPO proceeds for the first time since the peak in 2021, reinforcing its status as the most vibrant and appealing market for global investors," noted the report.

Meanwhile, tighter regulations in mainland China resulted in the weakest IPO performance in a decade in that region. The Technology, Media and Telecommunications (TMT), industrials, and consumer sectors were the leading drivers of global IPO activity, collectively representing about 60% of the total IPOs by both number and proceeds.

The table above shows that India leads globally in IPO activity, with 332 IPOs, significantly outpacing the US at 205 and China at 130. Western Europe and Japan trail far behind with 64 and 80 IPOs, respectively.

However, despite having fewer IPOs, the US dominates in total IPO value at \$35.6 billion, indicating larger IPO sizes on average. India follows at \$22.7 billion, reflecting a vibrant but smaller-scale IPO market. Western Europe and China have comparable IPO values at \$17.7 billion and \$17.0 billion, while Japan lags significantly at just \$2.3 billion.

313. Which of the following options is INCORRECT regarding the recent reshuffle of governors of five states by President Draupadi Murmu?

राष्ट्रपति द्रौपदी मुर्मू द्वारा हाल ही में पांच राज्यों के राज्यपालों के फेरबदल के संबंध में निम्नलिखित में से कौन सा विकल्प गलत है

- (a) Arif Mohammed Khan has been shifted from Kerala to Bihar as Governor.
- (b) President Droupadi Murmu accepted the resignation of Odisha Governor Raghubar Das.
- (c) Ajay Bhalla has been appointed as the Governor of Manipur.
- (d) General V. K. Singh (Retd.) has been appointed as the Governor of Mizoram.
- (e) The Governor of Bihar, Rajendra Vishwanath Arlekar, has been named the new Governor of Punjab

Ans. e

Sol. Ajay Bhalla named new Manipur Governor; Arif Mohammed Khan shifted to Bihar

Former Union Home Secretary Ajay Bhalla has been appointed the new Governor of Manipur in the latest gubernatorial appointments and reshuffle by President Droupadi Murmu.

The other key appointment is that of former Union Minister General V. K. Singh (Retd.) being made the new Governor of Mizoram, while Kerala Governor Arif Mohammed Khan has been moved to Bihar.

The President has also accepted the resignation of Odisha Governor Raghubar Das. The incumbent Governor of Mizoram, Dr. Hari Babu Kambhampati, replaces Mr. Das.

The incumbent Bihar Governor Rajendra Vishwanath Arlekar has been named the new Governor of Kerala.

314. Who has been appointed as the new MD & CEO of J&K Bank?

जे०एंडके बैंक के नए एमडी और सीईओ के रूप में किसे नियुक्त किया गया है?

- (a) Baldev Prakash
- (b) Amitava Chatterjee
- (c) Rajnish Kumar
- (d) Arundhati Bhattacharya
- (e) Dinesh Kumar Khara

Ans. b

Sol. Amitava Chatterjee appointed new MD & CEO of J&K Bank

J&K Bank has appointed Amitava Chatterjee, currently Deputy Managing Director of State Bank of India (SBI), as its new managing director (MD) and CEO.

Chatterjee will replace Baldev Prakash, whose term comes to an end on December 29.

Chatterjee, in his banking career spanning over more than three decades in diverse geographical locations and strategic positions, also served as MD and CEO of SBI CAPS.

His diverse experience includes heading the SBI's operation as CGM New Delhi, circle and Jaipur Circle with high-end clientele like PSUs, NBFCs, and DISCOMs.

Recent Appointment in Banking & Insurance Sector

- **MD of State Bank of India (SBI)** - Ram Mohan Rao Amaras
- **Chairman of Indian REITs Association** - Alok Aggarwal
- **MD & CEO of RBL Bank** - R Subramaniakumar
- **Executive Director of YES Bank** - Manish Jain

315. Who has been appointed as the new Revenue Secretary in the Finance Ministry?

वित्त मंत्रालय में नए राजस्व सचिव के रूप में किसे नियुक्त किया गया है?

- (a) Ajay Seth
- (b) Amit Agrawal
- (c) Neelam Shami Rao
- (d) Sanjay Malhotra
- (e) Arunish Chawla

Ans. e

Sol. Centre appoints Arunish Chawla as new Revenue Secretary in Finance Ministry

The Appointments Committee of the Cabinet has appointed secretary in the Department of Pharmaceuticals Arunish Chawla as the next revenue secretary. A 1992-batch Indian Administrative Service (IAS) officer from the Bihar cadre, Chawla will take over from economic affairs secretary Ajay Seth.

Seth is holding additional charge of revenue secretary following Sanjay Malhotra's appointment as Reserve Bank of India (RBI) governor.

Chawla has been serving as secretary in the Department of Pharmaceuticals within the Ministry of Chemicals and Fertilisers since November 1, 2023.

Chawla has more than three years in service left with his tenure scheduled to end in July 2028.

Neelam Shami Rao, currently secretary in the National Commission of Minorities, is the new textiles secretary.

Amit Agrawal, chief executive officer (CEO) at the Unique Identification Authority of India (UIDAI), will become secretary in the Department of Pharmaceuticals.

Vineet Joshi has been appointed secretary in the Department of Higher Education.

316. What is the name of the first-ever LNG-powered vessel to dock at Adani's Mundra port?

अडानी के मुंद्रा बंदरगाह पर आने वाले पहले एलएनजी-संचालित जहाज का नाम क्या है?

- (a) CMA CGM Fort Dimanche
- (b) CMA CGM Fort Diamant
- (c) CMA CGM Fort Royale
- (d) CMA CGM Fort Glory
- (e) CMA CGM Fort Atlantis

Ans. b

Sol. Adani's Mundra port welcomes its first-ever LNG-Powered Vessel

Adani Ports and Special Economic Zone (APSEZ) Mundra welcomed CMA CGM Fort Diamant, the first-ever Liquefied Natural Gas (LNG) powered container vessel to dock at the port's Container Terminal-CT4.

This vessel, measuring 268 meters in length and 43 meters in beam, is the third in a series of LNG-powered ships with a capacity of 7,000 containers.

Operating on the CIMEX2K/AS-1 service connects the Indian subcontinent with China, further enhancing global trade routes.

Adani's, Mundra port is India's largest port and flagship of APSEZ, and is equipped with state-of-the-art infrastructure to handle vessels of up to 21 meters in depth, supported by robust connectivity through highways, rail corridors, and, the Dedicated Freight Corridor (DFC).

Adani Ports and Special Economic Zone Limited (APSEZ) is the largest commercial port operator in India accounting for nearly one-fourth of the cargo movement in the country. It has presence across 13 domestic ports in seven maritime states of Gujarat, Maharashtra, Goa, Kerala, Andhra Pradesh, Tamil Nadu and Odisha.

317. In December 2024, Contract development and manufacturing organisation, Akums Group entered into a strategic long-term agreement at an estimated value of 200 million euros (Rs 1,760 crore) with an undisclosed global pharma firm for manufacturing and supply of formulations in the European market. What type of formulations will Akums Group produce and supply under this agreement?

दिसंबर 2024 में, अनुबंध विकास और विनिर्माण संगठन, अकम्स ग्रुप ने यूरोपीय बाजार में फॉर्मूलेशन के निर्माण और आपूर्ति के लिए एक अज्ञात वैश्विक फार्मा फर्म के साथ 200 मिलियन यूरो (1,760 करोड़ रुपये) के अनुमानित मूल्य पर एक रणनीतिक दीर्घकालिक समझौता किया। इस समझौते के तहत अकम्स ग्रुप किस प्रकार के फॉर्मूलेशन का उत्पादन और आपूर्ति करेगा?

- (a) Oral liquid formulations
- (b) Injectable formulations
- (c) Topical formulations
- (d) Solid dosage formulations
- (e) Inhalation formulations

Ans. a

Sol. Akums Group inks pact worth 200 million euros for European market
Contract development and manufacturing organisation, Akums Group has entered into a strategic long-term agreement at an estimated value of 200 million euros (Rs 1,760 crore) with an undisclosed global pharma firm for manufacturing and supply of formulations in the European market.

Under this collaboration, Akums Group will produce and supply multiple Stock-keeping units of oral liquid formulations, which the partner company will market across various European countries.

As part of the agreement, Akums Group will receive an upfront payment of 100 million euros (Rs 880 crore) for product development and site approval from European authorities.

The commercial supply of these products is expected to begin in 2027 and will continue to be supplied till 2032.

318. Indian lifter Martina Devi clinched a silver medal in the women's junior +87kg category at the Asian Junior Weightlifting Championships. What was Martina Devi's total lift in the competition?

भारतीय भारोत्तोलक मार्टिना देवी ने एशियाई जूनियर भारोत्तोलन चैंपियनशिप में महिलाओं की जूनियर +87 किग्रा श्रेणी में रजत पदक जीता। प्रतियोगिता में मार्टिना देवी ने कुल कितना भार उठाया?

- (a) 220kg
- (b) 245kg
- (c) 230kg
- (d) 235kg
- (e) 225kg

Ans. e

Sol. Martina Devi wins silver in women's junior +87kg at Asian Junior Weightlifting Championships

Indian lifter Martina Devi clinched a silver medal in the women's junior +87kg category at the Asian Junior Weightlifting Championships.

The 18-year-old from Manipur lifted a total of 225kg (96kg+129kg) to finish second in the three-lifter field. She also won a silver medal for her clean and jerk effort and a bronze for her snatch.

319. Four years after the Union government launched the Svamitva scheme to digitise property records in rural areas, Prime Minister Narendra Modi distributed 58 lakh property cards providing 'Record of Rights' to owners in over 50,000 villages across 12 States at a virtual event. Which technology is used under the SVAMITVA scheme to survey properties in rural areas?

केंद्र सरकार द्वारा ग्रामीण क्षेत्रों में संपत्ति रिकॉर्ड को डिजिटल बनाने के लिए स्वामित्व योजना शुरू करने के चार साल बाद, प्रधानमंत्री नरेंद्र मोदी ने एक वर्चुअल कार्यक्रम में 12 राज्यों के 50,000 से अधिक गांवों में मालिकों को 'अधिकारों का रिकॉर्ड' प्रदान करने वाले 58 लाख संपत्ति कार्ड वितरित किए। स्वामित्व योजना के तहत ग्रामीण क्षेत्रों में संपत्तियों का सर्वेक्षण करने के लिए किस तकनीक का उपयोग किया जाता है?

- (a) Satellite technology
- (b) Drone technology
- (c) GPS mapping
- (d) Aerial photography
- (e) Ground-penetrating radar

Ans. b

Sol. PM to distribute over 50 lakh property cards to property owners under SVAMITVA Scheme

Four years after the Union government launched the Svamitva scheme to digitise property records in rural areas, Prime Minister Narendra Modi distributed 58 lakh property cards providing 'Record of Rights' to owners in over 50,000 villages across 12 States at a virtual event.

Prime Minister was launched the SVAMITVA scheme with a vision to enhance the economic progress of rural India by providing a 'Record of Rights', to households possessing houses in inhabited areas in villages through the latest surveying drone technology.

The scheme also helps facilitate monetization of properties and enables institutional credit through bank loans; reducing property-related disputes; facilitating better assessment of properties and property tax in rural areas and, enabling comprehensive village-level planning.

Drone survey has been completed in over 3.1 lakh villages, which covers 92% of the targeted villages. So far, around 2.2 crore property cards have been prepared for nearly 1.5 lakh villages.

The scheme has reached full saturation in Tripura, Goa, Uttarakhand and Haryana.

Drone surveys has been completed in the states of Madhya Pradesh, Uttar Pradesh, and Chhattisgarh and also in several Union Territories.

320. RINL, the corporate entity of Visakhapatnam Steel Plant, has won the prestigious "Gold Award" in the State Energy Conservation Awards 2024 competition organised by the State Energy Conservation Mission of Andhra Pradesh. In which category did RINL win the Gold Award?

विशाखापत्तनम स्टील प्लांट की कॉर्पोरेट इकाई RINL ने आंध्र प्रदेश के राज्य ऊर्जा संरक्षण मिशन द्वारा आयोजित राज्य ऊर्जा संरक्षण पुरस्कार 2024 प्रतियोगिता में प्रतिष्ठित "गोल्ड अवार्ड" जीता है। RINL ने किस श्रेणी में गोल्ड अवार्ड जीता?

- (a) Renewable Energy
- (b) Cement Manufacturing
- (c) Chemical Industries
- (d) Iron & Steel

(e) Energy Generation**Ans. b****Sol. RINL wins Gold award at the AP State Energy Conservation Award-2024 competitions**

RINL, the corporate entity of Visakhapatnam Steel Plant has won the prestigious "Gold Award" in the State Energy Conservation Award 2024 competitions (conducted by the State Energy Conservation Mission of Andhra Pradesh) for its significant initiatives towards Energy Conservation in the Iron & Steel category.

This prestigious Gold award was bestowed on RINL for implementing Energy conservation measures during the last 3 years, harnessing waste energy.

The Gold Award was received on behalf of RINL by Sri Uttam Brahma, GM (Energy, Environment & Utilities) RINL and Sri VVVS Pulla Reddy, DGM (Energy Management Department) RINL.

321. Ms Maia Sandu was sworn in as the President of the European country of Moldova. What is the maximum number of terms a person can serve as President of Moldova according to its constitution?

सुश्री माया सैंडू ने यूरोपीय देश मोल्दोवा के राष्ट्रपति के रूप में शपथ ली। मोल्दोवा के संविधान के अनुसार एक व्यक्ति अधिकतम कितने कार्यकाल तक राष्ट्रपति रह सकता है?

- (a) One term of six years
- (b) Two terms of four years each
- (c) Three terms of five years each
- (d) Unlimited terms of three years each
- (e) One term of eight years

Ans. b**Sol. Maia Sandu Sworn in as President of Moldova for 2nd Term**

Ms Maia Sandu was sworn in as the President of the European country of Moldova for her second term of four years.

Ms Maia Sandu first became the President of Moldova in 2020. She was the first woman to become the President of the country after it gained Independence in 1991, following the collapse of the Soviet Union.

According to the constitution of Moldova, a person can be the President of the country for two terms of four years each.

During her rule, the country moved away from Russia and sought closer ties with the European Union. In 2022, Moldova applied for membership in the 27-nation European Union.

About Moldova

- Capital - Chisinau
- Currency- Moldovan Leu
- Official language- Romanian
- President- Maia Sandu

322. Manmohan Singh, India's 14th Prime Minister, who is considered the architect of the economic reforms in the country, passed away at the age of 92. Which rights-based legislations were passed during Manmohan Singh's government?

भारत के 14वें प्रधानमंत्री मनमोहन सिंह, जिन्हें देश में आर्थिक सुधारों का निर्माता माना जाता है, का 92 वर्ष की आयु में निधन हो गया। मनमोहन सिंह की सरकार के दौरान कौन से अधिकार-आधारित कानून पारित किए गए थे?

- (a) Right to Housing, Right to Equality, Right to Privacy, and Right to Education.
- (b) Right to Property, Right to Housing, and Right to Work.
- (c) Right to Equality, Right to Privacy, and Right to Education.
- (d) Right to Employment, Right to Religion, and Right to Information, and Right to Work.
- (e) Right to Education, Right to Food, Right to Information, and Right to Work.

Ans. e

Sol. Former PM Manmohan Singh passed away at 92

Manmohan Singh, India's 14th Prime Minister, who is considered the architect of the economic reforms in the country, passed away at the age of 92.

Singh, who served as prime minister for two consecutive terms from 2004 to 2014 under the Congress-led United Progressive Alliance (UPA), had been in declining health in recent months.

Singh presided over a period of unprecedented growth during his tenure as prime minister. Between 2004 and 2014, India witnessed rapid economic expansion, the fastest since Independence, emerging as a nearly \$2 trillion economy.

His government was also marked by a series of transformative rights-based legislations, including the Right to Food, Right to Education, Right to Work, and the Right to Information. These initiatives reshaped Indian politics, bringing inclusive growth to the forefront.

Born on September 26, 1932, in Gah in West Punjab, now in Pakistan, Singh migrated to India during the Partition. He earned his Bachelor's and Master's degrees in Economics from Panjab University in 1952 and 1954, respectively, followed by an Economic Tripos at Cambridge University (1957) and a D.Phil in Economics from Oxford University (1962).

Singh was awarded the Padma Vibhushan in 1987 and received international accolades, including the Euro Money Award for Finance Minister of the Year in 1993 and the Asia Money Award in 1993 and 1994. He was given the Jawaharlal Nehru Birth Centenary Award of the Indian Science Congress in 1995.

323. When is Boxing Day celebrated?

बॉक्सिंग डे कब मनाया जाता है?

- (a) December 24th
- (b) December 25th
- (c) December 26th
- (d) December 27th
- (e) December 28th

Ans. c

Sol. 26 December - Boxing Day

Boxing Day is celebrated every year on December 26th.

Boxing Day is an official bank holiday in England, Canada, New Zealand, and Australia. In South Africa, it is called the 'Day of Goodwill' and is also a holiday.

324. Consider the following statements regarding health insurance claims in FY24 as per the IRDAI report:

IRDAI रिपोर्ट के अनुसार FY24 में स्वास्थ्य बीमा दावों के संबंध में निम्नलिखित कथनों पर विचार करें:

- (1) Health insurance claims worth Rs 26,000 crore were rejected or repudiated in FY24.
- (2) The rejection rate of health claims was 19.10% in FY24.
- (3) Errors in documentation are a common reason for claim rejection.

Which of the statements given above is/are CORRECT?

- (a) 1 and 2 only
- (b) 1 and 3 only
- (c) 2 and 3 only
- (d) 1, 2, and 3

Ans. b

Sol. Health insurance claims rejection up 19.10% in FY24: IRDAI report

India's insurance companies rejected 11 per cent of health claims and had 6 per cent pending as of March 2024, according to the industry regulator's annual report.

Health policy claims worth Rs 26,000 crore were disallowed and "repudiated" by insurers in the year ending March 2024, marking a 19.10 per cent increase from the year before.

The rejection amount was Rs 21,861 crore in the year ending March 2023, according to the Insurance Regulatory and Development Authority of India (IRDAI).

A claim is rejected or disallowed when an insurance company refuses to process it due to specific issues with its validity. This means the insurer has not yet evaluated the claim for coverage but has rejected it outright due to errors or discrepancies in the policyholder's documentation, terms, or procedures. On the other hand, claim repudiation occurs when the insurer denies the claim after a review, determining that it does not meet the terms and conditions of the policy.

Insurance penetration-

The report highlighted that overall insurance penetration in India declined for the second consecutive year in 2023-24, dropping to 3.7 per cent. This marks a decrease from 4 per cent in 2022-23 and 4.2 per cent in 2021-22 during the pandemic.

Settlement ratios-

Public sector insurers had a settlement ratio of 103.38 per cent in 2023-24, indicating that they paid out more than they collected in premiums. In contrast, private insurers maintained a ratio of 88.71 per cent, while standalone health insurers struggled with a low ratio of only 64.71 per cent.

Death claim ratio-

Life insurance companies paid Rs 48,512 crore in death claims for the year ending March 2024, an increase from Rs 46,380 crore in the previous year. Rs 28,868 crore was paid for individual policies and Rs 19,644 crore for group policies.

325. With reference to the ICICI Prudential Rural Opportunities Fund, consider the following statements:

आईसीआईसीआई प्रूडेंशियल रूरल ऑपॉर्च्युनिटीज फंड के संदर्भ में, निम्नलिखित कथनों पर विचार करें:

1. The fund is an open-ended equity scheme focused on the rural and allied theme.
2. The scheme's benchmark is the Nifty Rural Index, which tracks stocks from the Nifty 500 Index.
3. The scheme is managed by Sankaran Naren and Priyanka Khandelwal.

Which of the statements given above is/are CORRECT?

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2, and 3
- (e) all are incorrect

Ans. d

Sol. ICICI Prudential Rural Opportunities Fund launched

ICICI Prudential Mutual Fund has launched the ICICI Prudential Rural Opportunities Fund, an open-ended equity scheme following Rural and allied theme. It opens on 9 January 2025 and closes on 25. January 2025.

The scheme will predominantly invest in sectors contributing to and benefiting from rural India's growth and development.

Benchmark – Nifty Rural Index

The Nifty Rural Index aims to track the performance of stocks from the Nifty 500 Index, which represent the rural theme.

The largest 75 stocks from eligible basic industries are selected based on 6 month average free-float market capitalization. Sankaran Naren and Priyanka Khandelwal will manage the scheme.

326. The National e-Governance Division (NeGD) and the Indian Ports Association (IPA) signed a landmark Memorandum of Understanding (MoU) in New Delhi. What is the primary goal of the MoU signed between NeGD and IPA?

राष्ट्रीय ई-गवर्नेंस प्रभाग (NeGD) और भारतीय बंदरगाह संघ (IPA) ने नई दिल्ली में एक ऐतिहासिक समझौता ज्ञापन (MoU) पर हस्ताक्षर किए। NeGD और IPA के बीच हस्ताक्षरित समझौता ज्ञापन का प्राथमिक लक्ष्य क्या है?

- (a) To promote traditional maritime practices
- (b) To drive digital transformation in India's maritime sector
- (c) To create a new port system in India
- (d) To promote international shipping alliances
- (e) To establish a digital currency for the maritime industry

Ans. b

Sol. NeGD and IPA Sign Landmark MoU to Drive Digital Transformation in India's Maritime Sector

The National e-Governance Division (NeGD) and the Indian Ports Association (IPA) signed a landmark Memorandum of Understanding (MoU) in New Delhi. This strategic partnership aims to drive digital transformation in India's maritime sector by integrating NeGD's technological expertise with IPA's in-depth insights into the maritime sector.

This initiative reflects a joint commitment to creating a smarter, technology-driven maritime digital ecosystem by fostering seamless integration and stakeholder collaboration.

Through this partnership, both NeGD and IPA aim to address longstanding challenges such as fragmented logistics systems, outdated operational practices, and insufficient digital infrastructure.

327. Which railway zone has partnered with IRRCON for the maintenance of electrification infrastructure?

विद्युतीकरण अवसंरचना के रखरखाव के लिए किस रेलवे जोन ने इरकॉन के साथ साझेदारी की है?

- (a) Southern Railway
- (b) Eastern Frontier Railway
- (c) Northern Railway
- (d) Northeast Frontier Railway
- (e) Western Railway

Ans. d

Sol. Northeast Frontier Railway signs MoU with IRRCON for maintenance of electrification infrastructure

For the first time in Indian Railways, Northeast Frontier Railway has started a project to maintain electrification infrastructure, including Overhead Equipment (OHE) and Power Supply Installation (PSI), by partnering with IRRCON International Limited through an agreement.

IRRCON is a reputed organisation well known for undertaking challenging infrastructure projects, especially in difficult terrains in India and abroad since 1976.

328. The Chinese government has given its green signal to the construction of the world's largest dam on the river Yarlung Zangbo/Tsangpo (known as the Brahmaputra in India) on the eastern rim of the Tibetan plateau. What is the expected annual electricity generation of the new dam?

चीनी सरकार ने तिब्बती पठार के पूर्वी किनारे पर यारलुंग जांगबो/त्सांगपो नदी (जिसे भारत में ब्रह्मपुत्र के नाम से जाना जाता है) पर दुनिया के सबसे बड़े बांध के निर्माण को अपनी हरी झंडी दे दी है। नए बांध से सालाना कितनी बिजली उत्पादन की उम्मीद है?

- (a) 88.2 billion kWh
- (b) 300 billion kWh
- (c) 500 billion kWh
- (d) 100 billion kWh
- (e) 200 billion kWh

Ans. b

Sol. China to Construct World's Largest Dam in Tibet

The Chinese government has given its green signal to the construction of the world's largest dam on the river Yarlung Zangbo/Tsangpo (known as the Brahmaputra in India) on the eastern rim of the Tibetan plateau.

The project has raised concerns among environmentalists as it will lead to the displacement of millions of people and the destruction of the natural ecosystem in Tibet.

The construction of a dam on the Yarlung Zangbo River was announced by China in 2020. It will be the world's largest dam in the world overtaking the Three Gorges Dam built on the Yangtze River in China.

The total investment in the dam is over 1 trillion yuan (US\$137 billion), making it the single largest infrastructure project in the world.

The project is expected to generate nearly 300 billion kilowatt-hours (kWh) of electricity annually which is expected to meet the electricity needs of 30 crore people per year.

Currently, the world's largest installed hydel power capacity is the Three Gorges Dam which was designed to produce 88.2 billion kWh.

329. President Droupadi Murmu conferred the Pradhan Mantri Rashtriya Bal Puraskar on 17 children (10 girls and 7 boys) at a ceremony held at the Rashtrapati Bhavan Cultural Centre, New Delhi. The Pradhan Mantri Rashtriya Bal Puraskar is awarded to children in the age group of:

राष्ट्रपति द्रौपदी मुर्मू ने नई दिल्ली स्थित राष्ट्रपति भवन सांस्कृतिक केंद्र में आयोजित एक समारोह में 17 बच्चों (10 लड़कियां और 7 लड़के) को प्रधानमंत्री राष्ट्रीय बाल पुरस्कार प्रदान किया। प्रधानमंत्री राष्ट्रीय बाल पुरस्कार निम्न आयु वर्ग के बच्चों को प्रदान किया जाता है:

- (a) 4-15 years
- (b) 7-18 years
- (c) 6-18 years
- (d) 6-20 years
- (e) 5-18 years

Ans. e

Sol. President Murmu Confers Pradhan Mantri Rashtriya Bal Puraskar on 17 Children

President Droupadi Murmu conferred the Pradhan Mantri Rashtriya Bal Puraskar on 17 children (10 girls and 7 boys) at a ceremony held at the Rashtrapati Bhavan Cultural Centre, New Delhi. The award was announced and conferred on the occasion of the Veer Baal Diwas.

Since 2022, December 26 has been observed in the country as Veer Bal Diwas to honour and recall the sacrifice of the tenth Sikh guru Guru Gobind Singh's youngest sons Zorawar Singh and Fateh Singh.

The winner of the Pradhan Mantri Rashtriya Bal Puraskar is awarded a Medal, a Certificate, and a Cash prize of Rs. One Lakh.

The Pradhan Mantri Rashtriya Bal Puraskar is administered by the Union Ministry of Women and Child Development. The award was instituted by the government of India in 1996.

About the Pradhan Mantri Rashtriya Bal Puraskar

- It is awarded to children aged between 5-18 years for their exceptional performance! abilities and outstanding achievements. In a year a maximum of 25 children are honoured.
- The award is given in seven categories broadly divided into Child Bravery and Child Excellence.
- The Child Excellence Award is given to children with exceptional abilities and outstanding achievements in : (i) innovation (ii) Arts & Culture (iii) Science & Technology (iv) Environment (v) Social Service (vi) Sports.

330. How many medals did India win at the Asian Youth and Junior Weightlifting Championship 2024?

एशियाई युवा और जूनियर भारोत्तोलन चैंपियनशिप 2024 में भारत ने कितने पदक जीते?

- (a) 30 medals
- (b) 33 medals
- (c) 42 medals
- (d) 25 medals
- (e) 40 medals

Ans. b

Sol. 33 medals for India at Asian Youth and Junior Weightlifting Championship 2024

The young Indian weightlifters finished their campaign at the Asian Youth and Junior Weightlifting Championships 2024 with a credible 33 medals - 7 gold, 16 silver, and 10 bronze medals. Jyoshna Sabar of Uttar Pradesh stood out with three gold medals and a new Asian record.

In the 2023 Asian Youth and Junior Weightlifting Championships held in Greater Noida, Uttar Pradesh, the Indian weightlifting contingent finished with a total of 42 medals.

The Asian Youth and Junior Weightlifting Championships 2024 was organised by the Asian Weightlifting Federation in Doha, Qatar.

The Youth Championship was open for weightlifters in the age category of 13-17 years while weightlifters between the ages of 15-20 years were eligible for the Asian Junior Championship.

India's medal winners in Asian Junior Weightlifting Championships 2024

Silver Medal winners

- Sanjana - women's 76kg (clean and jerk)

- Sanjana - women's junior 76kg (total)
- Nilam Devi - women's Junior 55kg (snatch)
- Nilam Devi - women's Junior 55kg (clean and jerk)
- Nilam Devi - women's Junior 55kg (total)
- Maibam Martina Devi - women's junior +87kg (total)
- Maibam Martina Devi - women's junior +87kg (clean and jerk)
- Valluri Ajaya Babu - men's junior 81kg (snatch)

Bronze medal winners

- Payal - women's junior 45kg (total)
- Payal - women's junior 45kg (clean and jerk)
- Shankar Lapung - men's junior 61kg (total)
- Maibam Martina Devi - women's junior +87kg (snatch)

India's medal winners in Asian Youth Weightlifting Championships 2024**Gold medal winners**

- Jyoshna Sabar - women's youth 40kg (total)
- Jyoshna Sabar - women's youth 40kg (snatch)
- Jyoshna Sabar - women's youth 40kg (clean and jerk)
- Payal - women's youth 45kg (total)
- Payal - women's youth 45kg (snatch)
- Koyel Bar - women's youth 55kg (clean and jerk)
- Sairaj Pardeshi - men's youth 81kg (total)

Silver medal winners

- Preetismita Bhoi - women's 45kg (clean and jerk)
- Koyel Bar - women's 55kg (total)
- Sanjana - women's 76kg (total)
- Sanjana - women's 76kg (snatch)
- Sanjana - women's 76kg (clean and jerk)
- Sairaj Pardeshi - men's 81kg (snatch)
- Sairaj Pardeshi - men's 81kg (clean and jerk)
- K Oviya - women's 81kg (clean and jerk)

Bronze medal winners

- Payal - women's 45kg (clean and jerk)
- Babulal Hembrom - men's 49kg
- Asmita Dhone - women's 49kg (clean and jerk)
- Koyel Bar - women's 55kg (snatch)
- Parv Chaudhary - men's 96kg (clean and jerk)
- Parv Chaudhary - men's 96kg (total)

331. Who won the men's singles title at the 86th Senior National Badminton Championships 2024?

86वीं सीनियर राष्ट्रीय बैडमिंटन चैंपियनशिप 2024 में पुरुष एकल का खिताब किसने जीता?

- (a) Mithun Manjunath
- (b) M. Raghu
- (c) Devika Sihag
- (d) Prannoy H. S.
- (e) Lakshya Sen

Ans. b

Sol. M Raghu & Devika Sihag crowned 2024 Senior National Badminton Champion

Karnataka's M. Raghu and Haryana's Devika Sihag won the men's and women's singles titles, respectively, at the 86th Senior National Badminton Championships 2024.

The tournament was organized by the Badminton Association of India and hosted by the Karnataka Badminton Association in Bengaluru from December 20 to 24, 2024.

In the men's singles final, M. Raghu defeated former champion Mithun Manjunath of Karnataka with a score of 14-21, 21-14, 24-22, claiming his first senior national championship title.

332. Who has been appointed as the Chairperson of the National Accreditation Board for Testing and Calibration Laboratories (NABL)?

राष्ट्रीय परीक्षण एवं अंशांकन प्रयोगशाला प्रत्यायन बोर्ड (एनएबीएल) के अध्यक्ष के रूप में किसे नियुक्त किया गया है?

- (a) Dr. Suresh Kumar
- (b) Dr. Sandip Shah
- (c) Dr. Pradeep Mehta
- (d) Dr. Vinay Kumar
- (e) Dr. Rakesh Jain

Ans. b

Sol. Dr. Sandip Shah appointed as the Chairperson of NABL-QCI

Dr. Sandip Shah, an eminent medical professional and visionary leader, has been appointed as the Chairperson of the National Accreditation Board for Testing and Calibration Laboratories (NABL), a constituent board of the Quality Council of India (QCI).

NABL works to improve the quality of testing and calibration services, ensuring trust in the products and services used by consumers, businesses, and regulators.

Dr. Shah, a Gold Medalist in MD Pathology and Bacteriology from B.J. Medical College, Ahmedabad, has an extensive academic and professional background in pathology, molecular biology, and transplant immunology.

About National Accreditation Board for Testing and Calibration Laboratories (NABL)

- Founder- Department of Science and Technology
- Founded- 1988
- Headquarters- Gurgaon
- NABL is one of the constituent boards of Quality Council of India (QCI), an autonomous body under Department for Promotion of Industry & Internal Trade (DPIIT), Ministry of Commerce and Industry, Government of India.

333. Who won the men's 25m rapid-fire pistol title at the 67th National Shooting Championship?

67वीं राष्ट्रीय शूटिंग चैम्पियनशिप में पुरुषों की 25 मीटर रैपिड-फायर पिस्टल का खिताब किसने जीता?

- (a) Gurpreet Singh
- (b) Shivam Shukla
- (c) Vijayveer Sidhu
- (d) Jitu Rai
- (e) Abhinav Bindra

Ans. c

Sol. Vijayveer Sidhu wins Men's 25m rapid fire Pistol title at 67th National Championship

Punjab's Vijayveer Sidhu beat fellow Olympian Gurpreet Singh of the Army Marksmanship Unit to clinch his maiden men's 25m rapid-fire pistol (RFP) title at the ongoing 67th National Shooting Championship Competitions (NSCC) for pistol events.

Taking aim at the Dr Karni Singh Shooting Range (DKSSR) Finals Hall, Paris Olympian Vijayveer got the better of Rio Olympian Gurpreet 28-25 in the title round.

Air Force's Shivam Shukla finished third with a score of 23.

334. ICICI Prudential Life Insurance has launched a first-of-its-kind health product catering to women-specific critical illnesses and surgeries. What is the name of the health product launched by ICICI Prudential Life Insurance?

आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस ने महिलाओं के लिए विशेष गंभीर बीमारियों और सर्जरी के लिए अपनी तरह का पहला स्वास्थ्य उत्पाद लॉन्च किया है। आईसीआईसीआई प्रूडेंशियल लाइफ इंश्योरेंस द्वारा लॉन्च किए गए स्वास्थ्य उत्पाद का नाम क्या है?

- (a) ICICI Pru Health
- (b) ICICI Pru Women Care
- (c) ICICI Pru Protection
- (d) ICICI Pru Life Shield
- (e) ICICI Pru Wish

Ans. e

Sol. ICICI Pru Life, RGA launch product to cover women-specific ailments

ICICI Prudential Life Insurance has launched a first-of-its-kind health product catering to women-specific critical illnesses and surgeries.

ICICI Pru Wish has been developed in collaboration with Reinsurance Group of America Inc., a leading global life and health reinsurer.

The product offers an instant payout of up to 100 per cent of the health cover amount on diagnosis of critical illnesses such as breast, cervical, uterine cancers and heart ailments to name a few.

Recent Facilities Launched in Banking & Insurance Sector

- LazyPay Unveils 'LazyPay EMI' to Simplify High-Value Purchases
- Axis Bank launched the **ARISE Women's Savings Account**, a specialized solution designed to cater to the financial needs of women.
- BharatPe launches '**Shield**' to protect users from digital transaction frauds
- Paytm launches **UPI Lite Auto Top-Up for Hassle-Free Recurring Daily Payment**
- PNB MetLife introduces **Smart Communications App** to transform Agent-Customer Interactions
- Shriram Mutual Fund launches **industry-first multi-sector rotation fund**

335. Which regulatory body has imposed a total fine of Rs 54 lakh on Jaiprakash Power Ventures, its MD and CEO Suren Jain and other top officials for misrepresenting the company's financial statements.

किस नियामक संस्था ने कंपनी के वित्तीय विवरणों को गलत तरीके से प्रस्तुत करने के लिए जयप्रकाश पावर वेंचर्स, इसके एमडी और सीईओ सुरेन जैन और अन्य शीर्ष अधिकारियों पर कुल 54 लाख रुपये का जुर्माना लगाया।

- (a) SEBI
- (b) RBI
- (c) IRDAI
- (d) CCI
- (e) Income Tax Department

Ans. a

Sol. SEBI fines Jaiprakash Power for misrepresenting co's financial statements

Markets regulator SEBI imposed a penalty totalling Rs 54 lakh on Jaiprakash Power Ventures, its MD and CEO Suren Jain and other top officials for misrepresenting the company's financial statements.

Others who have been penalised by Sebi are the company's chairperson Manoj Gaur, executive directors -- Sunil Kumar Sharma and Praveen Kumar Singh -- chief financial officer R K Porwal and former whole-time member M K V Rama Rao.

They have been directed to pay the fine within 45 days.

This came after the regulator conducted an investigation in the matter of Jaiprakash Power Ventures Ltd (JPVL), a part of the Jaypee Group of companies, to ascertain the possible violations of PFUTP (Prohibition of Fraudulent and Unfair Trade Practices) and LODR (Listing Obligations and Disclosure Requirements) rules.

336. When is the International Day of Epidemic Preparedness observed?

अंतर्राष्ट्रीय महामारी तैयारी दिवस कब मनाया जाता है?

- (a) 25 December
- (b) 27 December
- (c) 28 December
- (d) 15 December
- (e) 30 December

Ans. b

Sol. 27 December - International Day of Epidemic Preparedness

International Day of Epidemic Preparedness is observed every year on 27 December.

The day raises awareness about the importance of global preparedness and response to epidemics and pandemics.

The first-ever International Day of Epidemic Preparedness, held on 27 December 2020 was called for by the United Nations General Assembly to advocate the importance of the prevention of, preparedness for and partnership against epidemics.

337. Richard Parsons, who passed away at the age of 76, held prominent roles in corporate America. Which of the following positions did he hold?

रिचर्ड पार्सन्स, जिनका 76 वर्ष की आयु में निधन हो गया, ने कॉर्पोरेट अमेरिका में प्रमुख भूमिकाएँ निभाईं। उन्होंने निम्नलिखित में से कौन-सा पद संभाला?

- (a) Chairman of Goldman Sachs
- (b) Co-chief operating officer of Time Warner
- (c) CEO of JPMorgan Chase
- (d) President of Microsoft

(e) Chairman of the Federal Reserve

Ans. b

Sol. Richard Parsons, prominent Black executive who led Citigroup, dies at 76
Richard Parsons, one of corporate America's most prominent Black executives who held top posts at Time Warner and Citigroup, died. He was 76.

Parsons, a Brooklyn native who started college at 16, was named chairman of Citigroup in 2009. He steered Citigroup back to profit after financial turmoil from the subprime mortgage crisis, which upended the economy in 2007 and 2008.

Parsons was named to the board of CBS in September 2018 but resigned a month later because of illness.

In 2001, after AOL used its fortunes as the leading provider of Internet access in the US to buy Time Warner for \$106 billion in stock, Parsons became co-chief operating officer with AOL executive Robert Pittman.

338. Adani Group unveiled a new advertising campaign, titled "First the fan will come, then electricity will come", to promote its renewable energy initiatives.

What is Adani Green Energy's renewable energy capacity target by 2030?

अडानी समूह ने अपनी अक्षय ऊर्जा पहलों को बढ़ावा देने के लिए "पहले पंखा आएगा, फिर बिजली आएगी" शीर्षक से एक नया विज्ञापन अभियान शुरू किया। 2030 तक अडानी ग्रीन एनर्जी का अक्षय ऊर्जा क्षमता लक्ष्य क्या है?

(a) 20 GW

(b) 30 GW

(c) 40 GW

(d) 50 GW

(e) 60 GW

Ans. d

Sol. Gautam Adani launches new renewable energy brand campaign

Adani Group unveiled a new advertising campaign, titled "First the fan will come, then electricity will come", to promote its renewable energy initiatives.

The campaign is part of Adani Group's broader commitment to renewable energy. Its renewable unit, Adani Green Energy, aims to develop 50 GW of renewable energy capacity by 2030. This includes the ambitious Khavda Renewable Energy Park in Gujarat.

Spanning 538 square kilometres—five times the size of Paris—Khavda is set to become one of the largest renewable energy projects in the world.

The park will have a total capacity of 30 GW, with the first phase of 250 MW wind energy already operational. The group's track record includes the 648 MW Kamuthi Solar Plant in Tamil Nadu, completed in 2016.

At the time, it was the world's largest single-site solar power project. These projects highlight Adani Group's leadership in advancing India's clean energy goals.

Director of Adani Airport Holdings Ltd - Jeet Adani

339. The Reserve Bank of India (RBI) has constituted a committee to develop a Framework for Responsible and Ethical Enablement of Artificial Intelligence (FREE-AI) in the Financial Sector. Who is the chairman of the RBI committee on ethical AI use?

भारतीय रिजर्व बैंक (RBI) ने वित्तीय क्षेत्र में आर्टिफिशियल इंटेलिजेंस (FREE-AI) के जिम्मेदार और नैतिक सक्षमता के लिए एक रूपरेखा विकसित करने के लिए एक समिति का गठन किया है। नैतिक AI उपयोग पर RBI समिति के अध्यक्ष कौन हैं?

- (a) Raghuram Rajan
- (b) Urjit Patel
- (c) Pushpak Bhattacharyya
- (d) Nandan Nilekani
- (e) Sundar Pichai

Ans. c

Sol. RBI sets up panel to develop a framework on ethical use of AI in financial sector
The Reserve Bank of India (RBI) has constituted a committee to develop a Framework for Responsible and Ethical Enablement of Artificial Intelligence (FREE-AI) in the Financial Sector.

The committee will be led by Pushpak Bhattacharyya, Professor, Department of Computer Science and Engineering, IIT Bombay as chairman.

The committee aims to draft a governance framework to support ethical AI adoption in India's financial sector, according to the RBI.

The Committee will assess the current level of adoption of AI in financial services, globally and in India, review regulatory and supervisory approaches on AI with focus on financial sector globally and identify potential risks associated with AI, if any and recommend an evaluation, mitigation and monitoring framework and consequent compliance requirements for financial institutions, including banks, NBFCs, FinTechs, PSOs, etc.

The Committee will submit its report within six months from the date of its first meeting.

Recent Committee in News

- Govt forms committee to look into IAF's overall capability development; Chaired by the Defence Secretary Rajesh Kumar Singh,

- The GST Council constituted a 13-member GoM to suggest GST rates on premiums of various health and life insurance products; Chaired by - Samrat Choudhary
- Supreme Court sets up panel to amicably resolve farmers' agitation; chaired by Justice Nawab Singh
- Revenue Department in the finance ministry formed a panel to simplify the decades-old I-T Act. - chaired by V K Gupta
- Gol constitutes a committee to monitor the current situation on Indo-Bangladesh Border- headed by ADG of BSF

339. Which bird, officially declared the national bird of the United States in December 2024, has been a symbol of strength, freedom, and immortality, and is uniquely indigenous to North America, following legislation spearheaded by Minnesota lawmakers?

मिनेसोटा के सांसदों द्वारा पारित कानून के अनुसार, दिसंबर 2024 में आधिकारिक तौर पर संयुक्त राज्य अमेरिका का राष्ट्रीय पक्षी घोषित किया गया कौन सा पक्षी शक्ति, स्वतंत्रता और अमरता का प्रतीक रहा है और उत्तरी अमेरिका का विशिष्ट स्वदेशी पक्षी है?

- (a) American Crow
- (b) Peregrine Falcon
- (c) Bald Eagle
- (d) Snowy Owl
- (e) Golden Eagle

Ans. c

Sol. Bald eagle officially declared US national bird after 250 years

The bald eagle is now officially the national bird of the US, after President Joe Biden signed a law on Christmas Eve bestowing the honour upon the white-headed and yellow-beaked bird of prey.

The bird has been a national emblem in the US for years, appearing on the Great Seal of the US - used on US documents - since 1782.

Founding Father Benjamin Franklin objected to the creature being chosen to represent the country, calling it a "bird of bad moral character".

Bald eagles, like other eagles worldwide, had been seen by many as symbols of strength, courage, freedom and immortality for generations, according to the US Department of Veteran Affairs. And, unlike other eagles, the bald eagle was indigenous only to North America.

The legislation designating the bald eagle as the national bird was spearheaded by Minnesota lawmakers. The bald eagle is also protected under the National Emblem Act of 1940, which makes it illegal to sell or hunt the creature.

340. When is International Cello Day celebrated?

अंतर्राष्ट्रीय सेलो दिवस कब मनाया जाता है?

- (a) December 25
- (b) December 28
- (c) December 29
- (d) December 30
- (e) December 31

Ans. c

Sol. 29 December - International Cello Day

International Cello Day is an annual event that is observed on December 29 in several countries around the world.

The day aims to honour the life and contributions of the legendary cellist Pablo Casals, who was born on this day.

Casals is believed to be one of the greatest cellists of all time and is credited with elevating the cello to its prominent status as a solo instrument in classical music.

341. One of the most respected figures in Malayalam literature and cinema Madath Thekkepat Vasudevan Nair or M T Vasudevan Nair passed away at the age of 91. Which civilian honour did M.T. Vasudevan Nair receive in 2005?

मलयालम साहित्य और सिनेमा के सबसे सम्मानित व्यक्तियों में से एक मदथ थेक्केपट वासुदेवन नायर या एम.टी. वासुदेवन नायर का 91 वर्ष की आयु में निधन हो गया। एम.टी. वासुदेवन नायर को 2005 में कौन सा नागरिक सम्मान मिला था?

- (a) Padma Shri
- (b) Padma Bhushan
- (c) Padma Vibhushan
- (d) Bharat Ratna
- (e) Sahitya Akademi Award

Ans. b

Sol. Malayalam writer & Jnanpith awardee M.T. Vasudevan Nair passes away

One of the most respected figures in Malayalam literature and cinema Madath Thekkepat Vasudevan Nair or M T Vasudevan Nair passed away at the age of 91..

Madath Thekkepat Vasudevan Nair was born in a Nair family in Kudallur village, Palakkad district of Kerala in 1934.

MT's literary achievements earned him the Jnanpith Award in 1995, India's highest literary honour, as well as numerous other accolades, including the Kendra Sahitya Akademi Award, Kerala Sahitya Akademi Award, Vayalar Award,

Vallathol Award, Ezhuthachan Award, Mathrubhumi Literary Award, and O N V Literary Award.

In 2005, M T was awarded the Padma Bhushan, India's third-highest civilian honour.

342. Which country's player did Lakshya Sen defeat in the King Cup International Badminton Open?

किंग कप इंटरनेशनल बैडमिंटन ओपन में लक्ष्य सेन ने किस देश के खिलाड़ी को हराया?

- (a) England
- (b) China
- (c) France
- (d) Japan
- (e) Indonesia

Ans. c

Sol. Lakshya Sen bags bronze at the King Cup International Badminton Open
Lakshya Sen from India secured third place at the King Cup International Badminton Open by defeating French player Alex Lanier in straight games.
The 23-year-old earned a prize of approximately ₹36 lakh.

343. Who has won the World Rapid Chess Championship for the second time in the women's section?

महिला वर्ग में दूसरी बार विश्व रैपिड शतरंज चैम्पियनशिप किसने जीती है?

- (a) Ju Wenjun
- (b) Dronavalli Harika
- (c) Irene Sukandar
- (d) Anna Muzychuk
- (e) Koneru Humpy

Ans. e

Sol. India's Koneru Humpy crowned World Rapid Chess Champion for historic second time

Indian Grandmaster Koneru Humpy won a historic second title at the World Rapid Chess Championship, emerging victorious in the tournament in New York.

Humpy has become only the second chess player after Ju Wenjun of China to win the title in the women's section more than once.

Koneru Humpy, 37, sealed the title when she defeated Irene Sukandar with the black pieces in the final round.

The Indian No. 1 finished on top of the standings with 8.5 out of 11 points in an incredible display in the World Rapid Championship. This is her second title in the format after her victory in 2019 in Moscow.

Later, the 18-year-old Volodar Murzin of Russia bagged the corresponding title in the men's section.

Murzin is the the second-youngest FIDE World Rapid Champion, after Nodirbek Abdusattorov, who claimed the title at 17.

344. India's pace ace Jasprit Bumrah carved his place in cricketing history, becoming the bowler with the best average among those with 200 or more Test wickets. Where did Jasprit Bumrah achieve his 200th Test wicket?

भारत के तेज गेंदबाज जसप्रीत बुमराह ने क्रिकेट इतिहास में अपनी जगह बनाई, 200 या उससे ज़्यादा टेस्ट विकेट लेने वाले गेंदबाज़ों में सबसे बेहतरीन औसत वाले गेंदबाज़ बन गए। जसप्रीत बुमराह ने अपना 200वां टेस्ट विकेट कहाँ हासिल किया?

- (a) Lord's Cricket Ground
- (b) Sydney Cricket Ground
- (c) Melbourne Cricket Ground
- (d) Eden Gardens
- (e) Old Trafford

Ans. c

Sol. Jasprit Bumrah Creates History with Best Bowling Average Among 200+ Test Wicket-Takers

India's pace ace Jasprit Bumrah carved his place in cricketing history, becoming the bowler with the best average among those with 200 or more Test wickets.

Bumrah also emerged as the fastest Indian pacer to reach the 200-wicket milestone in Test cricket.

The historic feat unfolded on the fourth day of the Border-Gavaskar Trophy's fourth Test at the Melbourne Cricket Ground, where Bumrah dismissed Australia's Travis Head to claim his landmark 200th wicket.

Further, he achieved the landmark with his 8484th legal delivery in Test cricket, making him the fastest Indian to reach 200 wickets in terms of balls bowled. He eclipsed Mohammed Shami, who reached the same milestone after 9896 deliveries.

Overall, Bumrah is now the fourth-fastest bowler to achieve 200 wickets, behind Waqar Younis (7725 balls), Dale Steyn (7848 balls), and Kagiso Rabada (8154 balls).

345. Sikkim celebrated the annual Kagyad Dance festival at Tsuklakhang Palace in Gangtok with tradition. On which days of the Tibetan Lunar Calendar is the Kagyad Dance Festival celebrated?

सिक्किम ने गंगटोक के त्सुकलाखांग पैलेस में वार्षिक काग्याद नृत्य महोत्सव पारंपरिक तरीके से मनाया। तिब्बती चंद्र कैलेंडर के किस दिन काग्याद नृत्य महोत्सव मनाया जाता है?

- (a) 15th and 16th day of the 10th month
- (b) 21st and 22nd day of the 10th month
- (c) 28th and 29th day of the 10th month
- (d) 1st and 2nd day of the 11th month
- (e) 5th and 6th day of the 10th month

Ans. c

Sol. Sikkim Celebrates Kagyad Dance Festival

Sikkim celebrated the annual Kagyad Dance festival at Tsuklakhang Palace in Gangtok with tradition.

Enacted on the 28th and 29th day of the 10th month of the Tibetan Lunar Calendar (early December), it is a vibrant cultural event drawing both locals and international tourists seeking spiritual blessings.

The festival concludes with the ritualistic burning of effigies, representing the victory of good over evil.

346. 27-year-old K N Renuka Pujar has become the first transgender individual to be appointed as a guest lecturer at a university in Karnataka. Which department has K N Renuka Pujar joined as a guest lecturer?

27 वर्षीय के एन रेणुका पुजार कर्नाटक के एक विश्वविद्यालय में अतिथि व्याख्याता के रूप में नियुक्त होने वाली पहली ट्रांसजेंडर व्यक्ति बन गई हैं। के एन रेणुका पुजार अतिथि व्याख्याता के रूप में किस विभाग में शामिल हुई हैं?

- (a) English Department
- (b) Kannada Department
- (c) Sociology Department
- (d) History Department
- (e) Economics Department

Ans. b

Sol. K N Renuka Pujar becomes the first transgender woman to be appointed as a guest lecturer at Karnataka University

27-year-old K N Renuka Pujar has become the first transgender individual to be appointed as a guest lecturer at a university in Karnataka.

Pujar, who completed her post-graduation in Kannada, joined the Kannada Department at Vijayanagara Sri Krishnadevaraya University's Nandihalli campus (PG Centre) earlier this month.

About Karnataka

- **Capital** – Bengaluru
- **Chief Minister** – Siddaramaiah
- **Deputy Chief Minister** - DK Shivakumar
- **Governor** – Thawar Chand Gehlot

347. Gujarat Chief Minister Bhupendra Patel has launched a new citizen-centric initiative called the SWAR platform to overcome language barriers. What is the full form of SWAR?

गुजरात के मुख्यमंत्री भूपेंद्र पटेल ने भाषा संबंधी बाधाओं को दूर करने के लिए SWAR प्लेटफॉर्म नामक एक नई नागरिक-केंद्रित पहल शुरू की है। SWAR का पूरा नाम क्या है?

- (a) Simplified Written and Audio Resource
- (b) Speech and Written Analysis Resource
- (c) Systematic Writing and Analysis Resource
- (d) Speech Writing and Analysis Repository
- (e) Simplified Writing and Reading

Ans. b

Sol. Gujarat CM launches 'SWAR' platform to overcome language barriers
Gujarat Chief Minister Bhupendra Patel has launched a new citizen-centric initiative called the SWAR (Speech and Written Analysis Resource) platform. The SWAR (Speech and Written Analysis Resource) platform was launched on the occasion of Good Governance Day on December 25.

The Chief Minister's Office (CMO), in collaboration with the Ministry of Electronics and Information Technology's Bhashini Team (National Language Translation Mission), has developed the SWAR platform. This innovative platform leverages technology to overcome language barriers. The Speech-to-Text feature has also been integrated into the Gujarat CMO website.

348. What is the name of the summit India will host for the first time in 2025?

भारत 2025 में पहली बार किस शिखर सम्मेलन की मेजबानी करेगा?

- (a) World Creative Content Summit
- (b) Global Entertainment Summit
- (c) World Audio Visual Entertainment Summit
- (d) International Media and Arts Summit
- (e) Audio-Visual Content Expo

Ans. c

Sol. India to host World Audio Visual Entertainment Summit – WAVES for first time in 2025

India will host the World Audio Visual Entertainment Summit (WAVES) for the first time in 2025.

The WAVES Summit is poised to serve as a global platform for India's creative talents, fostering collaborations and showcasing the country's potential as a hub for world-class content creation.

The WAVES Summit is poised to serve as a global platform for India's creative talents, fostering collaborations and showcasing the country's potential as a hub for world-class content creation.

349. Osamu Suzuki, the former chairman of Suzuki Motor Corporation and an icon in the global auto industry has passed away at the age of 94. In which year did Osamu Suzuki become the president of Suzuki Motor Corporation?

सुजुकी मोटर कॉरपोरेशन के पूर्व चेयरमैन और वैश्विक ऑटो उद्योग में एक आइकन ओसामु सुजुकी का 94 वर्ष की आयु में निधन हो गया है। ओसामु सुजुकी किस वर्ष सुजुकी मोटर कॉरपोरेशन के अध्यक्ष बने थे?

- (a) 1958
- (b) 1968
- (c) 1978
- (d) 1988
- (e) 2000

Ans. c

Sol. Osamu Suzuki, Former Suzuki Chairman Dies Aged 94

Osamu Suzuki, the former chairman of Suzuki Motor Corporation and an icon in the global auto industry has passed away at the age of 94.

The former chairman of the Japanese brand who led the organisation for over four decades has reportedly died of lymphoma. It is to be noted that Suzuki stepped down as the chairman of the brand in 2021 at the age of 91.

Osamu Suzuki began his time at Suzuki Motor in 1958 and took the role of the president in 1978 while doubling as the chairman 2000 onwards.

With his time of 28 years on the chair across two terms as the president of the brand he became the longest-serving head of the global automaker.

350. The India-Australia Economic Cooperation and Trade Agreement (Ind-Aus ECTA) completes two years of remarkable success, driving mutual growth and showcasing the complementarity of both economies. By how much did bilateral merchandise trade increase after the signing of the Ind-Aus ECTA?

भारत-ऑस्ट्रेलिया आर्थिक सहयोग और व्यापार समझौते (इंड-ऑस ECTA) ने उल्लेखनीय सफलता के दो वर्ष पूरे किए, जिससे पारस्परिक विकास को बढ़ावा मिला और दोनों अर्थव्यवस्थाओं की पूरकता प्रदर्शित हुई। इंड-ऑस ECTA पर हस्ताक्षर के बाद द्विपक्षीय व्यापारिक व्यापार में कितनी वृद्धि हुई?

- (a) It tripled
- (b) It decreased by half
- (c) It more than doubled
- (d) It remained the same
- (e) It increased marginally

Ans. c

Sol. India-Australia Economic Cooperation and Trade Agreement marks two years of success

The India-Australia Economic Cooperation and Trade Agreement (Ind-Aus ECTA) completes two years of remarkable success, driving mutual growth and showcasing the complementarity of both economies.

The Ind-Aus ECTA has significantly advanced trade ties, creating new opportunities for MSMEs, businesses and employment in both nations, while reinforcing the foundation of their economic partnership.

Entering its third year, the Government of India is dedicated to sustaining this momentum through strengthened collaboration and innovative initiatives to drive mutual prosperity to realize the vision 2047 of Hon'ble Prime Minister to make India a developed country.

Since its signing, bilateral merchandise trade has more than doubled, surging from USD 12.2 billion in 2020-21 to USD 26 billion in 2022-23. Total trade, however, moderated in the year 2023-24 to USD 24 billion in 2023-24, with India's exports to Australia growing by 14%. The current fiscal year continues to reflect strong momentum.

Building upon this success, the India-Australia Comprehensive Economic Cooperation Agreement (CECA) is now in progress with 10 formal rounds and inter-sessional discussions held so far. CECA builds on the foundation laid by the ECTA, advancing the bilateral trade agenda with even greater ambition.

351. What is the projected growth rate for the Indian economy in FY25 according to Deloitte?

डेलॉइट के अनुसार वित्त वर्ष 25 में भारतीय अर्थव्यवस्था के लिए अनुमानित विकास दर क्या है?

- (a) 5.5-5.8%
- (b) 6.0-6.2%
- (c) 7.5-7.8%

(d) 7.0-7.3%

(e) 6.5-6.8%

Ans. e

Sol. Indian economy to grow at 6.5-6.8% in FY25 on high consumption: Deloitte Indian economy is likely to grow at 6.5-6.8 percent this fiscal and slightly higher between 6.7-7.3 percent in FY2026, boosted by domestic consumption, Deloitte said. Deloitte India Economist Rumki Majumdar said the growth in the first half of the fiscal year 2025 turned out to be slower than estimated as election uncertainties followed by disruptions in activity, due to heavy rainfall and geopolitical events weighed on domestic demand and exports.

However, India continues to show resilience in certain pockets that are worth noting - be it in consumption trends, services growth, the rising share of high-value manufacturing in exports, or the capital market.

Updated GDP List

- Deloitte – 6.5% - 6.8% (FY24), 6.7% - 7.3% (FY26)
- India Ratings – 6.4% (FY24), 6.6% (FY26)
- ADB – 6.5% (FY24), 7%(FY25)
- S&P – 6.8% (FY25), 6.9% (FY26)
- RBI –6.6% (FY24)
- Morgan Stanley - 6.3% (FY25)
- Moody Ratings - 7.2% (CY24)
- IMF – 7% (FY25), 6.5% (FY26)
- World Bank – 7% (FY25)

352. The Haryana government has decided to increase the maximum limit of Death-cum-Retirement Gratuity for state government employees by 25 percent. What will be the new maximum limit of Death-cum-Retirement Gratuity for Haryana state government employees starting January 1, 2025?

हरियाणा सरकार ने राज्य सरकार के कर्मचारियों के लिए मृत्यु-सह-सेवानिवृत्ति ग्रेच्युटी की अधिकतम सीमा में 25 प्रतिशत की वृद्धि करने का निर्णय लिया है। 1 जनवरी, 2025 से हरियाणा राज्य सरकार के कर्मचारियों के लिए मृत्यु-सह-सेवानिवृत्ति ग्रेच्युटी की नई अधिकतम सीमा क्या होगी?

- (a) Rs 15 lakh
- (b) Rs 20 lakh
- (c) Rs 22 lakh
- (d) Rs 25 lakh
- (e) Rs 30 lakh

Ans. d

Sol. Haryana cabinet approves 25% raise in Death-cum-Retirement gratuity limit

The Haryana government has decided to increase the maximum limit of Death-cum-Retirement Gratuity for state government employees by 25 percent. This enhancement will take effect from January 1, 2025, raising the gratuity from Rs 20 lakh to Rs 25 lakh.

The Cabinet also approved a 25 percent increase in the maximum limit of Death-cum-Retirement Gratuity for Judicial officers of the state government. These decisions are aimed at providing enhanced financial security to the state government employees and their families as well as the Judicial officers.

About Haryana

- **Capital** – Chandigarh
- **Chief Minister** – Nayab Singh Saini
- **Governor** – Bandaru Dattatreya
- **Legislative Assembly Seats**- 90

353. Consider the following statements regarding the newly-formed interim Asian body for boxing:

मुक्केबाजी के लिए नवगठित अंतरिम एशियाई निकाय के बारे में निम्नलिखित कथनों पर विचार करें:

1. The interim Asian body was established by the World Boxing organization.
2. Lovlina Borgohain is one of the members of the Athletes' Commission in this body.
3. Ajay Singh has been appointed as the Chairperson of the interim body.

Which of the above statements is/are CORRECT?

- (a) 1 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 1, 2, and 3
- (e) all are incorrect

Ans. b

Sol. World Boxing forms new Asian body; Lovlina in Athletes' Commission, Ajay Singh named board member

Tokyo Olympic medallist Lovlina Borgohain has been included in the Athletes' Commission while six Boxing Federation of India (BFI) officials, including president Ajay Singh, will be part of the newly-formed interim Asian body established by the breakaway organization World Boxing.

India will play a pivotal role in shaping the future of Asian boxing within this new structure, with the BFI holding seven key positions, including Singh, who has been appointed as a board member.

Borgohain will represent the athletes' voices in Asian and global boxing. Key BFI officials, including Secretary General Hemanta Kumar Kalita and Treasurer Digvijay Singh, will hold positions on the Olympic Commission and Finance and Audit Committee respectively.

Borgohain, one of three members of the Athletes' Commission, emphasised the importance of the platform to advocate for better infrastructure, fair opportunities, and support systems for athletes across Asia.

BFI officials Narender Kumar Nirwan and D P Bhatt will serve on the Constitution and Sports & Competition Commissions, respectively, while Dr. Karanjeet Singh will join the Medical Commission.

354. Which organization has awarded the 'Great Place to Work' certification to Steel Authority of India Limited (SAIL) for January 2025 to January 2026?

किस संगठन ने जनवरी 2025 से जनवरी 2026 के लिए स्टील अथॉरिटी ऑफ इंडिया लिमिटेड (SAIL) को 'ग्रेट प्लेस टू वर्क' प्रमाणन प्रदान किया है?

- (a) National Productivity Council
- (b) Ministry of Steel
- (c) Great Place to Work Institute, India
- (d) World Steel Association
- (e) Confederation of Indian Industry

Ans. c

Sol. SAIL certified as Great Place to Work for the second time Steel Authority of India Limited (SAIL) has earned the prestigious 'Great Place to Work' certification for January 2025 to January 2026, awarded by the Great Place to Work Institute, India.

This marks the second consecutive certification for SAIL, having first been certified for December 2023 to December 2024.

This consecutive global recognition highlights the company's innovative HR initiatives including the Work Other than Workplace (WoW) scheme, flexible timings for city-based employees, self-paced learning through LinkedIn Learning Hub and E-Pathshala, high-end IT and digital training with NASSCOM, Leadership Development programs in collaboration with IIMs and ASCI, e-counseling under the Employee Assistance Programs, enhancement of healthcare services and Leadership Coaching for senior executives.

These initiatives aim to boost productivity, prepare employees for future technological advancements and fully utilize their potential.

The Great Place to Work Institute is a global organization that recognizes employers creating outstanding employee experiences through a rigorous evaluation process. SAIL secured the certification following a comprehensive survey conducted by the Institute, based on direct feedback from employees at SAIL.

355. Which country's regulatory authority has granted approval for Doha Insurance Group (DIG) to establish a reinsurance branch in India?

किस देश के नियामक प्राधिकरण ने दोहा इश्योरेंस ग्रुप (DIG) को भारत में पुनर्बीमा शाखा स्थापित करने की मंजूरी दी है?

- (a) India's Reserve Bank of India
- (b) Qatar Central Bank
- (c) Dubai Financial Market
- (d) Securities and Exchange Board of India
- (e) International Monetary Fund

Ans. b

Sol. Doha Insurance Group Secures Approval to Establish Reinsurance Branch in India

Doha Insurance Group (DIG), a leading provider of insurance and reinsurance solutions in the Middle East and North Africa (MENA) region, has announced plans to expand in India by opening a reinsurance branch.

The insurer has received approval from the Qatar Central Bank to establish the branch within Gujarat International Financial Tec-City (GIFT City). The new branch will operate under the "Gift City" international insurance office category.

This strategic move is part of DIG's broader growth plan, building on the success of its regional centers, which have significantly contributed to enhancing the group's revenues and strengthening its insurance portfolio.

356. The Pakistan Nuclear Regulatory Authority (PNRA) issued the licence to build Chashma Nuclear Power Plant Unit 5 (C-5), the largest plant producing electricity through nuclear power. What is the capacity of the Chashma Nuclear Power Plant Unit 5 (C-5)?

पाकिस्तान परमाणु विनियामक प्राधिकरण (पीएनआरए) ने चश्मा परमाणु ऊर्जा संयंत्र इकाई 5 (सी-5) के निर्माण के लिए लाइसेंस जारी किया है, जो परमाणु ऊर्जा के माध्यम से बिजली उत्पादन करने वाला सबसे बड़ा संयंत्र है। चश्मा परमाणु ऊर्जा संयंत्र इकाई 5 (सी-5) की क्षमता क्या है?

- (a) 1000 MWe
- (b) 1200 MWe

- (c) 1500 MWe
- (d) 500 MWe
- (e) 800 MWe

Ans. b

Sol. Pakistan Atomic Energy Commission gets licence for largest nuclear plant
Pakistan is set to construct its largest nuclear plant for electricity generation after the country's atomic energy regulatory agency issued the licence for it. The Pakistan Nuclear Regulatory Authority (PNRA) issued the licence to build Chashma Nuclear Power Plant Unit 5 (C-5), the largest plant producing electricity through nuclear power with a capacity of 1200 MWe.

C-5 is an advanced third-generation Pressurised Water Reactor of Chinese Hualong design, having active and passive safety features, including a double-shell containment and reactor-filtered venting system. It has a lifespan of 60 years.

This is the third nuclear power plant in Pakistan with this design. Two other plants, Karachi Nuclear Power Plants units 2 and 3, are already operating successfully and adding electricity to the national grid.

The C-5 has already been approved by the executive committee of the National Economic Council and it will be built at a cost of USD 3.7 billion.

Pakistan's installed nuclear energy capacity is about 3,530 MW, contributing about 27 per cent of the total electricity generation in the national grid.

357. Which team did Kerala defeat to win their maiden Senior National Men's Handball Championship title?

केरल ने किस टीम को हराकर अपना पहला सीनियर नेशनल पुरुष हैंडबॉल चैम्पियनशिप खिताब जीता?

- (a) Chandigarh
- (b) Indian Railways
- (c) Services
- (d) Haryana
- (e) Maharashtra

Ans. a

Sol. Kerala clinches Senior National Men's Handball Championship title
Kerala defeated Chandigarh 34-31 to clinch their maiden Senior National Men's Handball Championship title.

Kerala had earlier entered the summit clash for the first time, edging out Services 23-21 in the semi-finals, while Chandigarh earned their spot by defeating Indian Railways 32-30.

Kerala's Devendar was adjudged the 'Best Player of the Championship', while Rahul got the award for the 'Best Goalkeeper'.

358. Kaamya Karthikeyan, a Class 12 student from Navy Children's School, Mumbai, has become the youngest female to scale the highest peaks on all seven continents. Which mountain did Kaamya Karthikeyan climb to complete the Seven Summits Challenge?

मुंबई के नेवी चिल्ड्रन स्कूल की कक्षा 12 की छात्रा काम्या कार्तिकेयन सभी सात महाद्वीपों की सबसे ऊंची चोटियों पर चढ़ने वाली सबसे कम उम्र की महिला बन गई हैं। काम्या कार्तिकेयन ने सेवन समिट चैलेंज को पूरा करने के लिए किस पर्वत पर चढ़ाई की?

- (a) Mt Everest
- (b) Mt Kilimanjaro
- (c) Mt Vinson
- (d) Mt Aconcagua
- (e) Mt Denali

Ans. c

Sol. 17-year-old Mumbai teen conquers seven highest peaks on seven continents

Kaamya Karthikeyan, a Class 12 student from Navy Children's School, Mumbai, has achieved the sensational feat of becoming the youngest female to scale the highest peaks on all seven continents.

At just 17 years old, Kaamya completed the Seven Summits Challenge by climbing Mt Vinson in Antarctica, alongside her father, Commander S Karthikeyan.

Her journey included summiting Africa's Mt Kilimanjaro, Europe's Mt Elbrus, Australia's Mt Kosciuszko, South America's Mt Aconcagua, North America's Mt Denali, Asia's Mt Everest, and finally Mt Vinson in Antarctica.

Kaamya had previously climbed Mt Everest at the age of 16, showcasing her passion for adventure.

359. The Ministry of Defence (MoD) has signed a contract with which company for DRDO-made Air Independent Propulsion (AIP) system worth nearly Rs 1,990 crore?

रक्षा मंत्रालय (एमओडी) ने डीआरडीओ निर्मित एयर इंडिपेंडेंट प्रोपल्शन (एआईपी) सिस्टम के लिए किस कंपनी के साथ लगभग 1,990 करोड़ रुपये का अनुबंध किया है?

- (a) Mazagon Dock Shipbuilders
- (b) Hindustan Shipyard
- (c) ABG Shipyard
- (d) Garden Reach Shipbuilders & Engineers

(e) Cochin Shipyard Limited**Ans. a****Sol. MoD inks Rs 1,990 cr deal with Mazagon Dock Shipbuilders for plug for DRDO-made AIP system**

The Ministry of Defence (MoD) has signed a contract with Mazagon Dock Shipbuilders Limited (MDL) in Mumbai for air independent propulsion (AIP) plugs worth nearly Rs 1,990 crore.

The plugs will integrate the Defence Research and Development Organisation (DRDO)-developed AIP system into the Kalvari-class submarines.

An AIP is fitted onto conventional submarines with an AIP plug to allow the submarines to stay underwater longer without having to come up to the ocean surface for air, hence reducing the chances of detection by the enemy. AIP acts as a 'force multiplier' of a diesel-electric submarine.

The AIP technology is being indigenously developed by DRDO.

360. Who has been appointed as the new Director General of the Central Reserve Police Force (CRPF)?

केंद्रीय रिजर्व पुलिस बल (सीआरपीएफ) के नए महानिदेशक के रूप में किसे नियुक्त किया गया है?

- (a) Anish Dayal Singh
- (b) Vitul Kumar
- (c) Rakesh Asthana
- (d) Kuldeep Singh
- (e) Rajeev Jain

Ans. b**Sol. Vitul Kumar Appointed As New Director General of CRPF**

Senior IPS officer Vitul Kumar has been appointed as Director General of the Central Reserve Police Force (CRPF).

He replaced Anish Dayal Singh.

Kumar, a 1993 batch IPS officer of the Uttar Pradesh cadre, is currently serving as Special Director General of the CRPF.

Kumar's service has been recognized with several honours, including the President's Police Medal (PPM) awarded on January 26, 2021, and the Police Medal (PM) on August 15, 2009.

He has also received the Director General's Commendation Disc in Silver on January 26, 2016, and in Gold on January 26, 2018.

Recent Appointment in Defence Sector

- **DG of Medical Services (Navy)** - Surgeon Vice Admiral Kavita Sahai

- **Director General of Indian Coast Guard** - Paramesh Sivamani (26th)
- **Vice Chief of Air Staff** - Air Marshal SP Dharkar (replace AP Singh)
- **First woman DG of Armed Forces Medical Services** - Arti Sarin
- **Chief of Indian Air Force** - Amar Preet Singh (replace V.R. Chaudhari)
- **DG of Sashastra Seema Bal (SSB)** - Amrit Mohan Prasad

361. Who has been appointed as the new CEO of DBS Bank India?

डीबीएस बैंक इंडिया के नए सीईओ के रूप में किसे नियुक्त किया गया है?

- (a) Surojit Shome
- (b) Rajat Verma
- (c) Raghuram Rajan
- (d) Arundhati Bhattacharya
- (e) Vikram Pandit

Ans. b

Sol. Rajat Verma appointed as CEO of DBS Bank India

Singapore's DBS Group has appointed Rajat Verma as Chief Executive Officer of DBS Bank India to succeed Surojit Shome.

Verma had been nominated, pending approval from the Reserve Bank of India that is needed for all appointments of bank CEOs.

Verma, current head of institutional banking group at DBS Bank India, had been appointed, effective from March 1, in line with RBI approval.

In his new role, he will be part of DBS' group management committee, DBS, Southeast Asia's biggest bank.

About Development Bank of Singapore (DBS) Bank

- **Founded** - 1968
- **Headquarters** - Singapore
- **Chairman** - Peter Seah
- **CEO** - Piyush Gupta
- **DBS Bank India' CEO**- Rajat Verma (replace Surojit Shome)
- **CEO** - Tan Su Shan (effect from March 2025)

362. Former US President and 2002 Nobel Peace Prize Winner, Jimmy Carter passed away recently at the age of 100. For what reason was Jimmy Carter awarded the 2002 Nobel Peace Prize?

पूर्व अमेरिकी राष्ट्रपति और 2002 के नोबेल शांति पुरस्कार विजेता, जिमी कार्टर का हाल ही में 100 वर्ष की आयु में निधन हो गया। जिमी कार्टर को 2002 का नोबेल शांति पुरस्कार किस कारण से दिया गया था?

- (a) His mediation in the Middle East

- (b) His efforts to promote social and economic justice
- (c) His environmental activism
- (d) His role in disarmament
- (e) His economic reforms in Africa

Ans. b

Sol. Former US President Jimmy Carter Dies At 100

Jimmy Carter, the 100-year-old former US president and Nobel peace laureate who rose from humble beginnings in rural Georgia to lead the nation from 1977 to 1981, has died.

He founded the Carter Center in 1982 to pursue his vision of world diplomacy, and he was the recipient of the 2002 Nobel Peace Prize for his tireless efforts to promote social and economic justice.

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