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## CURRENT AFFAIRS

# December 2025

Exam-ready facts only · 364 items from 24 days

For NABARD Grade A · RBI Grade B · SEBI Grade A · IRDAI · SIDBI

**Big themes · Facts To Remember 236 · National Affairs 130 · Banking and Finance 96**

Most mentioned · RBI · Reserve Bank · New Delhi · Exchange Board · SEBI



### GIANT KILLERS

#### NABARD GRADE A 2026

ENROLLED IN CLARITY NABARD MENTORSHIP PROGRAMME

|                                                                                                                                          |                                                                                                                                        |                                                                                                                              |                                                                                                                                        |                                                                                                                                                 |                                                                                                                                      |
|------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
|  <p><b>1</b><br/><b>188.75</b><br/>SURAJ RAVINDRA</p> |  <p><b>2</b><br/><b>185</b><br/>LOKESH CHANDRAN</p> |  <p><b>3</b><br/><b>185</b><br/>VIVEK</p> |  <p><b>4</b><br/><b>184.50</b><br/>KAPIL PATLYA</p> |  <p><b>5</b><br/><b>183.75</b><br/>SIDDHANT KHESARWANI</p> |  <p><b>6</b><br/><b>182</b><br/>LALIT KUMAR</p> |
|------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|

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**6** OF THE  
TOP 10

Six of the ten highest scorers in NABARD Grade A 2026 came from this classroom — 32 final selections in one batch. The same mentors compile this book every day.

# Contents

Names, numbers and tables only, topic by topic — 364 items from 24 days of December 2025. Every entry is linked; so is every bookmark in your PDF reader.

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## THE MONTH IN NUMBERS

## December 2025 at a glance

24 daily compilations, 491 items across 7 topics — Facts To Remember weighed the most. Read the charts first: they tell you where this month's questions will come from.

24

daily compilations

491

items covered

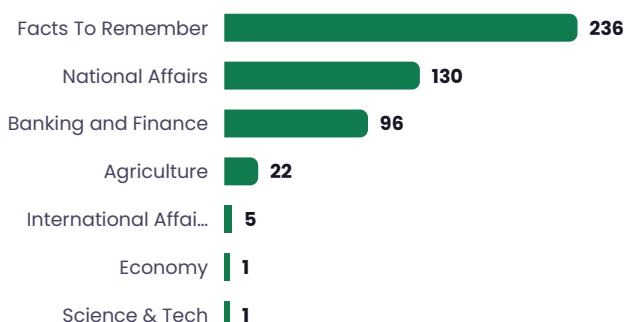
7

topics

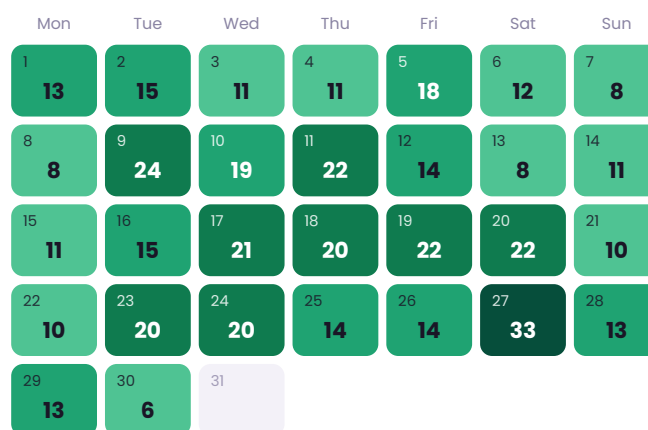
19

data tables

## Items by topic



## Items per day



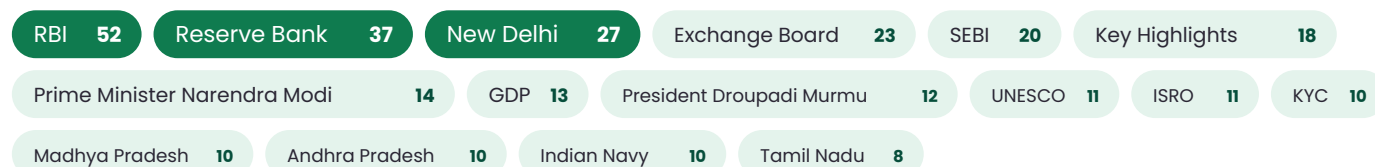
Darker = a heavier day. Two-day posts are split across their days.

## Where the items sat

Other exams 491 (100%)

## Most mentioned this month

How many items each name appeared in. Know these cold.



## FIGURES THE PAPER LOVES

# December 2025 by the numbers

The month's biggest figures with the line they came from. Say each one with its scheme or report before you turn the page.

## ₹305 crore

₹305 crore for 2025–31, aligned with the next Finance Commission cycle for continuity  
Tex-RAMPS Scheme · 28 & 29 November 2025

## ₹91 lakh

The Reserve Bank of India (RBI) has imposed a penalty of ₹91 lakh on HDFC Bank following violations detected during i...  
RBI Imposes ₹91 Lakh Penalty on HDFC Bank · 28 & 29 November 2025

## \$12.3 billion

The Reserve Bank of India (RBI) reported that the country's current account deficit (CAD) moderated to \$12.3 billion,...  
India's Current Account Deficit · 2 December 2025

## ₹1,000 crore

First issued by IFC in 2014 (~₹1,000 crore).  
Masala Bond · 3 & 4 December 2025

## ₹90.29

The Indian rupee (₹) fell past the psychological 90 mark against the US dollar, hitting an intra-day low of ₹90.29 an...  
Rupee Breaches 90 Against US Dollar Amid External Pressures · 7 & 8 December 2025

## ₹90

Currency Forecast: The rupee is projected to trade around ₹90/USD by end-2025 and ₹90.5/USD in 2026, reflecting a mod...  
RBI Likely to Maintain Repo Rate at 5.25% Through FY27: Fitch · 11 December 2025

## ₹10 crore

Borrowers with loans below ₹10 crore can open CA/OD accounts with any bank, subject to conditions.  
RBI Eases Rules on Current, CC and OD Accounts · 12 December 2025

## ₹1.6 lakh

India Semiconductor Mission (ISM) – approved 10 projects in 6 States with investments worth ₹1.6 lakh crore  
DHRUV64 Microprocessor · 19 December 2025

## ₹15.79 crore

The Centre says Bihar didn't utilise ₹15.79 crore released in 2023–24 and hasn't submitted its annual literacy plan.  
ULLAS Scheme · 19 December 2025

## 7.7%

Credit gap: Rural areas receive only 7.7% of bank credit, while urban metros get 60.6%.  
Banking Correspondent (BC) Sakhis · 2 December 2025

## READ IT THE WAY TOPPERS DO

# How to use this book

This sheet is for the last lap: every item is cut down to the names, numbers and tables the paper actually asks. Work topic by topic, then close the book and take the test at the end of each topic.

**1****Read a topic**

Cards first, in order. Mark every number and every proper noun as you go.

**2****Cover and recall**

Cover the bullets with your hand and recite the item from its title alone.

**3****Take the test**

Fill the blanks at the end of the topic from memory, then check the answers.

**4****Come back**

Tick the tracker below. Revisit weak topics on day 3 and day 7.

## Your revision tracker

Tick as you go. Day 3 and day 7 recalls are what move a fact from short-term to exam-day memory.

| TOPIC                            | READ                     | RECALL +3                | RECALL +7                | TEST                     | NOTES |
|----------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-------|
| <b>Facts To Remember (236)</b>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |       |
| <b>National Affairs (130)</b>    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |       |
| <b>Banking and Finance (96)</b>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |       |
| <b>Agriculture (22)</b>          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |       |
| <b>International Affairs (5)</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |       |
| <b>Economy (1)</b>               | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |       |
| <b>Science &amp; Tech (1)</b>    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |       |

"One clear hour a day outruns a distracted five."

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## INTERNATIONAL AFFAIRS · 5

**G20 Johannesburg Summit 2025**

28 &amp; 29 November 2025

- Upgrade: Post-2008 Global Financial Crisis, elevated to Leaders' Summit to coordinate macroeconomic responses.
- Established: 1999, after the Asian Financial Crisis (1997–98).
- Nelson Mandela Bay Target: Reduce NEET youth share by 5% by 2030.
- Gender parity: 25% labour force participation by 2030.

**UNESCO Safeguards Pakistan's Boreendo**

11 December 2025

- Origin: Keti Mir Muhammad Lund, Sindh; roots trace back to Mohenjo-daro, linking it to the Indus Valley Civilization (3300–1300 BCE).
- Egg-shaped body with 1 inlet and 3–5 holes; pitch changes by tilting the mouthpiece.

**Taliban Approves Water Diversion from Kunar River**

19 December 2025

- Enters Afghanistan at Arandu, becomes Kunar River

- Kabul River re-enters Pakistan

**India–Oman CEPA Signed**

20 December 2025

- Marks Oman's first bilateral trade deal since its FTA with the United States in 2006.
- Oman removed customs duties on 98.08% tariff lines, covering 99.38% of India's exports.
- Oman opened 127 sub-sectors for Indian services, including:
- Intra-corporate transferee quota raised from 20% to 50%

**11th COSP to the UN Convention Against Corruption Held in Doha, Qatar**

23 &amp; 24 December 2025

- The conference culminated in the adoption of the Doha Declaration 2025.
- The 11th edition of the Conference of the States Parties (COSP-11) to the United Nations Convention against Corruption (UNCAC) was held from December 15–19, 2025 in Doha, Qatar.
- Duration: 5 days
- Aim: To prevent, detect, and combat corruption at national and global levels.

**TEST YOURSELF · INTERNATIONAL AFFAIRS**

Fill the blank from memory, then check. Answers are at the foot of the box.

1. \_\_\_\_\_: Post-2008 Global Financial Crisis, elevated to Leaders' Summit to coordinate macroeconomic responses.
2. Oman removed customs duties on \_\_\_\_\_, covering 99.38% of India's exports.
3. The 11th edition of the Conference of the States Parties (COSP-11) to the United Nations Convention against Corruption (UNCAC) was held from \_\_\_\_\_ in Doha, Qatar.
4. \_\_\_\_\_: Keti Mir Muhammad Lund, Sindh; roots trace back to Mohenjo-daro, linking it to the Indus Valley Civilization (3300–1300 BCE).
5. Enters Afghanistan at Arandu, becomes \_\_\_\_\_

**Answers** 1 Upgrade · 2 98.08% tariff lines · 3 December 15–19, 2025 · 4 Origin · 5 Kunar River

## NATIONAL AFFAIRS · 123

**IMF Assigns Second-Lowest 'C' Rating to India's National Accounts Statistics (NAS) and Inflation Data**

28 &amp; 29 November 2025

- India's DAA rating of 'C' has persisted for two consecutive years (2024–25).
- GDP base year: Updated to 2022–23, first revision since 2015.
- Outdated base year (2011–12) for GDP
- GDP and CPI still rely on 2011–12 consumption and production structures, not reflecting the modern economy.

**Context:**

28 &amp; 29 November 2025

- Objective: Aims to reach 6,000 metres (Hadopelagic zone), a depth accessed by only a few countries.
- Submersible: MATSYA 6000
- India's first crewed submersible mission to explore the deep ocean.
- India's first manned deep-sea mission, Samudrayaan, has hit a timeline setback due to delays in receiving syntactic foam cladding from France. The foam is essential for providing buoyancy to the submersible MATSYA 6000, which is designed to dive 6,000 metres into the ocean. The mission is led by the National Institute of Ocean Technology (NIOT), Chennai under the Ministry of Earth Sciences.

**Tex-RAMPS Scheme**

28 &amp; 29 November 2025

- ₹305 crore for 2025–31, aligned with the next Finance Commission cycle for continuity
- Future-proof the sector through technology adoption, data-driven decision-making, capacity building, and entrepreneurship support.
- Funding for incubators, hackathons, and academia–industry partnerships
- Boosts textile entrepreneurship and innovation ecosystem

**India's Revised Earthquake Design Code – 2025**

28 &amp; 29 November 2025

- 61% of India now falls under moderate to high seismic hazard zones, reflecting scientific modelling rather than just past earthquake epicentres.
- Anchoring of parapets, ceilings, tanks, façades, HVAC units if weight exceeds 1% of total load.
- India released a radically updated seismic zonation map under the revised Earthquake Design Code (IS 1893:2025).
- Entire Himalayan arc (J&K–Ladakh to Arunachal

Pradesh) placed in a newly created highest-risk Zone VI, reflecting extreme tectonic stress for the first time.

**S-500 Prometey Air Defence System**

28 &amp; 29 November 2025

- PM of India and President of Russia to meet during the India–Russia Summit. Defence ministers expected to discuss India's potential acquisition of Russia's next-generation S-500 air defence system.
- Hypersonic Interceptors: Missiles 77N6-N / 77N6-N1 travel at Mach 5–7 using hit-to-kill accuracy.
- Advanced Radar Suite: 91N6A(M) & 96L6-TsP radars detect threats up to 800 km, including stealth aircraft.
- Hypersonic weapons

**CSIR-NAL Launches Production Version of Hansa-3 Trainer Aircraft**

30 November 2025

- Origin: Developed by CSIR-NAL in the early 1990s; latest iteration features significant upgrades
- CSIR-NAL is developing SARAS Mk-2, a 19-seater Light Transport Aircraft for civilian and military use.
- Aim: Strengthen regional connectivity and meet short-haul passenger aircraft needs

**Brown Butterflies Cause Flutter in Kolkata, Experts Cite Rains**

30 November 2025

- Species: Common Evening Brown (*Melanitis leda*) — small, leaf-like butterflies with wingspan around 2.5–3 inches.
- Appearance: Brown wings that mimic dry or dead leaves, helping them blend into forest floors and grassy patches.

**Dynamic Ground Water Resources of India, 2025 Report**

30 November 2025

- Over-exploited units: 730 (10.8% of total).
- Combined Semi-critical + Critical + Over-exploited: Over 25% of all units.
- Rainfall contributes nearly 60% of India's total groundwater recharge.
- The Dynamic Ground Water Resources of India, 2025 report released by the Central Ground Water Board (CGWB) shows a slight improvement in India's groundwater recharge. However, 25% of assessed units remain stressed, indicating persistent over-extraction and regional vulnerabilities.

## NITI Aayog's Fiscal Health Index (FHI), 2025

1 December 2025

- 2022-23 (for index calculation and analysis)
- 2014-15 to 2021-22 (historical trends provided in the report appendix)
- The Fiscal Health Index (FHI) evaluates the fiscal performance of 18 major Indian states. It focuses on key indicators such as contribution to GDP, public expenditure, revenues and fiscal stability to assess state-level fiscal health.
- Strong capital investment up to 4% of Gross State Domestic Product or GSDP.

| Major Sub-Index           | Minor Sub-Indices                                                 | Purpose & Insights                                                                                      |
|---------------------------|-------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| 1. Quality of Expenditure | 1.1 <b>Total Developmental Expenditure / Total Expenditure</b>    | Measures proportion of budget spent on long-term economic growth & social services                      |
|                           | 1.2 <b>Total Capital Outlay / GSDP</b>                            | Assesses how much of the state's economic output is invested in infrastructure & long-term assets       |
| 2. Revenue Mobilisation   | 2.1 <b>State Own Revenue / GSDP</b>                               | Indicates financial independence by measuring state-generated revenue vs. economic output               |
|                           | 2.2 <b>State Own Revenue / Total Expenditure</b>                  | Shows the extent to which the state's expenditures are funded by its own revenue sources                |
| 3. Fiscal Prudence        | 3.1 <b>Gross Fiscal Deficit / GSDP</b>                            | Evaluates borrowing levels relative to economic size, signaling potential debt sustainability concerns  |
|                           | 3.2 <b>Revenue Deficit / GSDP</b>                                 | Highlights if the state is generating sufficient revenue to cover its operational costs                 |
| 4. Debt Index             | 4.1 <b>Interest Payments / Revenue Receipts</b>                   | Measures percentage of revenue receipts used for interest payments, assessing debt servicing capability |
|                           | 4.2 <b>Outstanding Liabilities / GSDP</b>                         | Reflects overall debt burden in proportion to the state's economic output                               |
| 5. Debt Sustainability    | 5.1 <b>Growth Rate of GSDP – Growth Rate of Interest Payments</b> | A positive gap suggests debt is manageable; a negative gap indicates fiscal stress                      |

## World Social Protection Report (WSPR) 2024-26: ILO

1 December 2025

- Launched August 26, 2021 to create National Database of Unorganised Workers (NDUW).
- Launched May 9, 2015, targeting unorganised sector workers.
- Launched March 19, 2025 by the Ministry of Labour & Employment.
- The 2024-26 edition emphasizes universal social protection for climate action and a just transition.

| Parameter                       | Details                                                      |
|---------------------------------|--------------------------------------------------------------|
| Social protection coverage 2021 | 24.4%                                                        |
| Social protection coverage 2024 | 48.8%                                                        |
| People covered (2024)           | 920 million (65% of population)                              |
| Key schemes                     | Ayushman Bharat, PMGKAY, eShram, APY, PMJJBY, PMSBY          |
| Impact on poverty               | 24.8 crore people escaped multi-dimensional poverty          |
| Data pooling initiative         | Phase 1 covering 10 states; 200 crore records processed      |
| Global contribution             | +5 percentage points in worldwide social protection coverage |

## Asia Power Index 2025

1 December 2025

- Scope of Assessment: The 7th edition of API evaluates 27 Asian countries/territories across 131 indicators in 8 thematic measures :
- Future Resources 7-8. Other indicators assessing technology, governance, and soft power contributions
- Ranking & Major Power Status: India crosses the API-defined threshold for "major power" in 2025.
- In the 2025 Asia Power Index (API) published by the Australia-based Lowy Institute, India has been elevated from a "middle power" to a "major power", ranking 3rd overall behind the United States and China. This milestone reflects India's growing economic strength, military capability, and regional influence.

## Fourth Edition of Kashi-Tamil Sangamam Begins in Varanasi

2 December 2025

- Aims to strengthen cultural and linguistic ties between North and South India

"If it has a number in it, it can be a question."

2 December 2025

- The regime requires foreign nationals to obtain a special permit from the Ministry of Home Affairs to enter protected areas.
- Nagaland had previously enjoyed relaxed restrictions since 2011 to promote tourism.

### Government Pushes for Food Safety with Labs and Irradiation Units

2 December 2025

- A financial outlay of ₹500 crore has been earmarked to support industry stakeholders in establishing these labs.
- The Ministry of Food Processing Industries (MoFPI) is inviting proposals for setting up 100 NABL-accredited food testing laboratories.
- Interested applicants can submit proposals via the Kisaan Sampada Portal until 20th January 2026.
- The government has launched a scheme to set up 50 food irradiation units across India.

### Central Excise Amendment Bill 2025

2 December 2025

- Cigarettes and related products may face duties ranging from ₹5,000–₹11,000 per 1,000 sticks based on specifications.
- Other tobacco products could see 60–70% duty, with nicotine and inhalation products taxed up to 100%.
- The Union government has introduced the Central Excise (Amendment) Bill, 2025, alongside a companion cess bill, to overhaul the taxation of tobacco, pan masala, gutkha, and other “sin goods.” This legislative step comes as the GST compensation cess regime, introduced post-GST to compensate states for revenue losses, nears its end.
- Tobacco Products: Cigarettes, cigars, chewing tobacco, and hookah will now attract central excise duty instead of the compensation cess.

### Nationally Determined Contributions (NDCs)

3 &amp; 4 December 2025

- Definition: Country-specific climate commitments under the Paris Agreement, updated every five years (Article 4).

| Target                               | Details                                                                                                                |
|--------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| <b>Emissions Intensity Reduction</b> | Reduce CO <sub>2</sub> emissions per unit of GDP by <b>45% (2005–2030)</b> .                                           |
| <b>Non-Fossil Power Capacity</b>     | Achieve <b>50% of total installed capacity from non-fossil sources</b> (solar, wind, hydro, nuclear, biomass) by 2030. |
| <b>Carbon Sink Expansion</b>         | Add <b>2.5–3 Bt CO<sub>2</sub> through afforestation and agroforestry</b> by 2030.                                     |

|                                         |                                                                                                                                            |
|-----------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| <b>LIFE Movement</b>                    | Promote <b>low-carbon lifestyles</b> and resource-efficient habits.                                                                        |
| <b>Adaptation in Vulnerable Sectors</b> | Scale up climate-resilient investments in <b>agriculture, water, coastal systems, Himalayan ecology, health, and disaster management</b> . |
| <b>Climate Finance &amp; Technology</b> | Mobilise domestic and international funds to expand renewables, adaptation, and indigenous climate technologies.                           |

### National Commission for Backward Classes (NCBC)

3 &amp; 4 December 2025

- Established: Originally under NCBC Act, 1993; gained constitutional status through the 102nd Constitutional Amendment Act, 2018 (Articles 338B & 342A).
- Members: 5 (Chairperson, Vice-Chairperson, 3 Members)
- Final Authority: Parliament enacts changes to the Central OBC list under Article 342A.
- The NCBC recently recommended excluding 35 communities, mostly Muslim, from West Bengal's Central OBC list, after reviewing inclusions made in 2014.

### PM-WANI (Prime Minister's Wi-Fi Access Network Interface)

3 &amp; 4 December 2025

- As of November 2025, over 3.9 lakh Wi-Fi hotspots have been deployed across India under PM-WANI, showing rapid nationwide expansion.
- Launch: Approved by the Union Cabinet on 9 December 2020.
- Support the goals of the National Digital Communications Policy (NDCP) 2018)
- What it is: A national public Wi-Fi framework aimed at affordable, widespread broadband access through decentralized Wi-Fi hotspots operated by small entrepreneurs.

### WHO Issues First Global Guideline on Infertility

3 &amp; 4 December 2025

- WHO has released its first-ever global guideline on infertility.
- Objective: Ensure safer, fairer, and affordable fertility care worldwide.
- Relevance: Infertility affects 1 in 6 people globally, yet care remains expensive, inequitable, and fragmented in many countries.
- Scope: Integrates infertility care into public health systems and aligns with Universal Health Coverage (UHC) frameworks.

**India Re-elected to IMO Council**

3 &amp; 4 December 2025

- Established by a UN Convention in 1948, came into force in 1958.
- First session held in 1959.
- Headquarters: London, UK.
- India has been re-elected to the International Maritime Organization (IMO) Council, Category B, for the 2026–27 term.

**WorldSkills Asia Competition (WSAC) 2025**

3 &amp; 4 December 2025

- India participated in WSAC for the first time in 2025, held in Chinese Taipei.
- First WSAC: 2018, Kuala Lumpur, Malaysia.
- 23 competitors in 21 skills
- India's debut: 2025.

**Bioremediation**

3 &amp; 4 December 2025

- Biobarriers/Biowalls: Microbes in trenches degrade contaminants in flowing groundwater.
- Contaminated soil or water is removed, treated in reactors, and returned.

**India Re-Elected to UNESCO Executive Board (2025–29)**

3 &amp; 4 December 2025

- Headquarters: Paris, France
- Members: 58 Member States
- Term: 4 years
- India has been re-elected to the UNESCO Executive Board for the 2025–29 term.

**INS Aridaman – India's Third Indigenous SSBN**

3 &amp; 4 December 2025

- Integrates over 90% indigenous components, including nuclear reactor and propulsion systems.
- INS Arihant: Launched 2009, commissioned 2016 – India became 6th country with operational SSBNs.
- INS Arighat: Commissioned 2024.
- Navy Chief Admiral Dinesh K. Joshi to oversee the commissioning.

**INS Taragiri – Fourth Nilgiri-Class Advanced Stealth Frigate**

3 &amp; 4 December 2025

- Indian Navy received INS Taragiri, the fourth Project 17A Nilgiri-class stealth frigate, delivered by Mazagon Dock Shipbuilders Ltd (MDL), Mumbai.
- Propulsion: Combined Diesel or Gas (CODOG) – diesel engines + gas turbines; controllable pitch

propellers (CPP).

- Sensors & Weapons :
- BrahMos supersonic cruise missiles

**DHRUVA (Digital Hub for Reference and Unique Virtual Address)**

5 December 2025

- The Department of Posts has released a draft amendment in 2025 proposing DHRUVA (Digital Hub for Reference and Unique Virtual Address), a UPI-like digital addressing system. This system aims to digitise, standardise, and virtualise physical addresses across India, allowing users to share secure, consent-based address "labels" such as name@entity.
- Users control who can access their geocoded or textual addresses.
- DIGIPIN is a 10-character alphanumeric geocode representing latitude-longitude coordinates.
- Maps every 14 sq m patch of India (~228 billion unique pins).

**Shift in Stubble-Burning Timing in Punjab and Haryana: ISRO**

5 December 2025

- 1,963 FIRs registered under Section 223 of Bharatiya Nyaya Sanhita, 2023.
- Government Statement: Union Environment Minister Bhupender Yadav reported ~90% reduction in fire incidences in Punjab and Haryana compared to 2022.
- Punjab deployed 10,500 personnel for round-the-clock monitoring.
- Small landholders ( $\leq 2$  acres): ₹5,000 per incident

**BNHS to Release Critically Endangered Vultures in Assam**

5 December 2025

- Status: Critically Endangered (IUCN) with fewer than ~870 mature individuals.

**New Flight Duty Time Limitations (FDTL) Rules**

5 December 2025

- Issuing Authority: Directorate General of Civil Aviation (DGCA) under the revised framework notified in January 2024.
- 48 hours of continuous rest to allow pilots adequate recovery and reduce cumulative fatigue.
- Fully enforced by November 1, 2025, requiring airlines to expand crew capacity and overhaul existing scheduling practices.
- Definition: Regulatory limits on pilot duty hours, flight hours, night operations, and mandatory rest periods to prevent fatigue.

**Exercise Garuda and Exercise Garuda Shakti**

5 December 2025

- Host: Air Base 118, Mont-de-Marsan, France
- Deployment of Su-30MKI, IL-78 air-to-air refuellers, and C-17 Globemaster III by IAF.
- Exercise Garuda Shakti 2025 between India and Indonesia commenced in Himachal Pradesh.
- Exercise Garuda 25 between India and France concluded in France.

**India–Russia Annual Summit 2025**

6 December 2025

- The 2025 edition underscored the maturity and resilience of ties amid a rapidly evolving global order.
- The 23rd India–Russia Annual Summit concluded with both nations reaffirming their Special & Privileged Strategic Partnership, marking 25 years of the Strategic Partnership (2000–2025). The Summit remains the highest-level institutional dialogue between the two countries, led by the Prime Minister of India and the President of Russia.
- Target of USD 100 billion bilateral trade by 2030.
- Continued momentum in INDRA-2025 exercises and possible trilateral military engagements.

**India Hosts 20th UNESCO Inter-Governmental Committee on Intangible Cultural Heritage**

6 December 2025

- Staggered renewal: Half the Committee is replaced every two years to blend continuity with new perspectives.
- Institutionalised under the 2003 UNESCO Convention for the Safeguarding of Intangible Cultural Heritage.
- Came into force in 2008.
- India currently has 15 elements inscribed on UNESCO's Representative List, reflecting its deep cultural diversity.

**Exercise Harimau Shakti 2025**

6 December 2025

- India and Malaysia have commenced the 5th edition of Exercise Harimau Shakti 2025 at the Mahajan Field Firing Range, Rajasthan, focusing on enhancing coordination in counter-insurgency and peacekeeping operations.
- Malaysia: Troops from the 25th Battalion, Royal Malaysian Army

**The Evolution of Pension Reforms in India**

7 &amp; 8 December 2025

- NPS 2.0: Allows 100% equity allocation and a flexible multiple scheme framework (MSF) for younger, high-risk investors.

- Awareness gap: LASI data (2017–18) shows 42% of individuals aged 55+ unaware of NPS eligibility.
- Indra Gandhi National Old Age Pension Scheme (IGNOAPS), 1995 :
- Atal Pension Yojana (APY), 2015 :

**Indian Statistical Institute (ISI) Bill, 2025**

7 &amp; 8 December 2025

- Founded in 1931 by P.C. Mahalanobis in Kolkata.
- Originally a registered society, later declared an Institution of National Importance under the 1959 Act.
- Revenue generation powers (Section 29): Fees, consultancy, sponsored research, and other sources.
- Governance changes: Authority shifts to a Board of Governors (BoG) dominated by government nominees.

**BNHS Scientist Parveen Shaikh Wins Sanctuary Wildlife Service Award 2025**

9 December 2025

- Result: Nest survival increased from near zero to ~60%.
- Parveen Shaikh, a scientist at the Bombay Natural History Society (BNHS), has been awarded the Sanctuary Wildlife Service Award 2025 for her innovative, community-led conservation efforts for the endangered Indian Skimmer in the National Chambal Sanctuary.
- Conducted long-term studies (since 2016) on Indian Skimmer populations.
- Scope: Awards field practitioners, scientists, and community leaders who protect ecosystems and threatened species.

**Defence Minister Inaugurates 125 BRO Projects Worth ₹5,000 Crore**

9 December 2025

- Established: 7 May 1960
- Total investment: ₹5,000 crore.
- Headquarters: New Delhi
- The Defence Minister of India inaugurated 125 infrastructure projects of the Border Roads Organisation (BRO), marking the largest single-day launch in the organisation's history.

**Vande Mataram**

9 December 2025

- Anandamath: Set during the Sannyasi Rebellion (18th century) in Bengal, portraying the struggle against oppressive rulers.
- Partition of Bengal (1905)
- National Song of India: Officially designated in 1950, distinct from the National Anthem (Jana Gana Mana).
- Special discussion in Lok Sabha commemorating 150

years of the National Song, Vande Mataram. PM Modi highlighted its role in inspiring India's freedom struggle, uniting citizens, and promoting national pride.

### India Plans Unified National Customs Platform

9 December 2025

- ICEGATE (Indian Customs Electronic Gateway): Enables e-filing and online customs payments for traders.
- The Union Finance Ministry is planning to digitise and integrate India's Customs systems to simplify processes and reduce delays.

### National Intelligence Grid (NATGRID)

9 December 2025

- Type: Real-time integrated intelligence platform under the Ministry of Home Affairs (MHA).
- Conceptualised: 2009, in the aftermath of the 26/11 Mumbai attacks.
- Operationalised: 2023, platform opened to a wider range of agencies.
- Data Integration Across Databases: Connects Aadhaar, driving licences, bank records, telecom data, airline PNRs, immigration logs, and social media activity.

### Eturnagaram Wildlife Sanctuary to Launch Safari Services in Telangana

9 December 2025

- Established: 30 January 1952; Notified: 7 July 1999 under wildlife protection rules.
- Cultural Heritage: Hosts Asia's largest tribal congregation, the Medaram Jatara, every two years at Tadvai. Also contains ancient human dwellings and Stone Age sites like Rakshasa Gullu.
- Fauna: Tigers, leopards, gaurs, sambar, chital, blackbuck, nilgai, wolves, pythons, antelopes.

### Corporate Average Fuel-Efficiency (CAFE)

9 December 2025

- India: Implemented through Bharat Stage (BS) emission norms and CAFE regulations, effective from April 2022 for passenger cars and commercial vehicles.
- Stricter norms push manufacturers toward cleaner technologies, including EVs, hybrids, and more efficient ICE models.
- Technological Advancement: Encourages automakers to invest in fuel-efficient technologies, hybrid and electric vehicles.
- Economic Benefits: Lower fuel consumption reduces costs for consumers.

### Aditya-L1

10 December 2025

- Launch & Mission: Launched by ISRO in September 2023, Aditya-L1 is India's first dedicated mission to study the Sun.
- Objective: Understand solar activity and its impact on space weather, climate, and Earth's magnetosphere.
- Energetic particle bursts: Recorded by Aditya-L1's instruments, these bursts explained the storm's unexpected strength.
- Position: Placed at Lagrange Point 1 (L1), about 1.5 million km from Earth towards the Sun, providing an uninterrupted view of solar activity.

### India, France & UAE Launch Trilateral Air Drill Over Arabian Sea

10 December 2025

- Strengthened Partnerships: Reinforces the trilateral defence framework established in 2022, covering defence, technology, energy, and environment cooperation.
- Historical Context: Builds on previous trilateral exercises, including Desert Knight 2024, underscoring continuity in joint operational engagements.
- India: Sukhoi-30MKI, Jaguar fighter jets, IL-78 mid-air refuellers, AEW&C aircraft, operating from western airbases including Jamnagar and Naliya (Gujarat).
- On 10 December 2025, the Indian Air Force (IAF), in partnership with the French Air and Space Force and the UAE Air Force, commenced a trilateral air combat exercise over the Arabian Sea, continuing through 11 December. The exercise zone spans roughly 200 nautical miles from Karachi, as per official Notices to Airmen (NOTAMs).

### EARTH Summit 2025

10 December 2025

- Sahakar Taxi: Cooperative taxi network with 51,000 registered drivers.
- Expand cooperative membership to 50 crore people.
- Organic Farming Promotion: 49 lakh farmers engaged in certified organic production; 40+ products available online with lab support for exports and direct payments.
- Digi KCC: Digital Kisan Credit Card for easy credit access to farmers.

### World Inequality Report 2026

11 December 2025

- Top 10% share (2021): 57%
- Bottom 50% share (2021): 13%
- Their wealth share rose from ~4% (1995) to over 6% today
- In 1980, more Indians were in the global middle 40%

### India and Brunei Launch First Defence Joint Working Group

11 December 2025

- Humanitarian Assistance & Disaster Relief (HADR): Coordinated response to natural and man-made disasters.
- Capacity Building & Technology: Defence industry partnerships, technology sharing, and training initiatives.

### Annual Survey of Unincorporated Sector Enterprises (ASUSE) 2026

11 December 2025

- Frequency: Conducted annually since 2021-22.
- Quarterly Bulletin: MoSPI has also launched QBUSE (Quarterly Bulletin of Unincorporated Sector) from Jan-Mar 2025, with Q2 (July-Sep 2025) available online.
- Economic: Number of workers, gross value added, wages, fixed assets, outstanding loans.
- Operational: Ownership type, nature of operation, registration status, use of ICT.

### India Launches First Indigenous Hydrogen Fuel Cell Vessel in Varanasi

11 December 2025

- Capacity: 50 passengers, air-conditioned
- On 11 December 2025, Union Minister Sarbananda Sonowal inaugurated India's first fully indigenous hydrogen fuel-cell vessel at Namo Ghat, Varanasi. The vessel is a pilot project by Cochin Shipyard Limited (CSL) aimed at promoting clean energy in inland water transport and advancing India's net-zero emission goals.
- Type & Size: Hydrogen fuel-cell powered passenger vessel, ~24 metres long

### CITES Marks 50 Years at CoP20 in Samarkand

11 December 2025

- Membership: 185 Parties (2025), one of the largest global conservation agreements.
- Significance: 20th Conference of the Parties; marks CITES' 50th anniversary.
- Proposed by IUCN in 1963; text finalized in 1973, Washington D.C.
- Entered into force on 1 July 1975.

### ISRO to Launch US Commercial Satellite BlueBird-6

11 December 2025

- Recent Launches: Carried India's heaviest CMS-3 satellite (4.4 tonnes) on November 2, 2025
- Satellite Name: BlueBird-6
- Launch Vehicle: LVM3 (Bahubali)

- Block-2 Satellite: Part of AST SpaceMobile's next-generation series

### Working Paper on Generative AI & Copyright

12 December 2025

- Section 52 exceptions do not cover commercial AI training, leaving foreign AI developers in a legal grey zone.
- Example: India's informal music sector (~1.4 crore people) earns no royalties from AI training.
- Generative AI models train on Indian books, articles, films, music, and news without permission, violating Section 14 of the Copyright Act.
- Government-appointed committee ensures fair, transparent, and periodically reviewed royalty rates with judicial oversight.

### Deepavali Inscribed on UNESCO's Intangible Cultural Heritage of Humanity

12 December 2025

- UNESCO adopted the Convention for the Safeguarding of the Intangible Cultural Heritage (2003); enforced in 2006.
- India ratified the convention in 2005.
- Safeguarding Measures: States must inventory, conserve, support practitioners, and report periodically.
- Safeguard living heritage and support practitioners.

### Shilp Didi Programme

12 December 2025

- Launch: 2024, with a 100-day pilot phase starting in June.
- The Union Textiles Secretary announced that the Shilp Didi Programme, a government initiative to empower women artisans, has significantly increased their incomes, with some participants earning over ₹5 lakh annually. The scheme combines skill development, digital training, and market access to strengthen financial independence for women in the handicrafts sector.
- Nature: Economic empowerment initiative for women artisans ("Shilp Didis") via training, market access, and entrepreneurship support.
- E-Training Modules: Entrepreneurship, regulatory compliance, social media, and e-commerce onboarding.

### India's Resolution on 'Strengthening the Global Management of Wildfires' Adopted at UNEA-7

13 December 2025

- 14% increase in wildfires by 2030
- 30% increase by 2050
- 50% increase by 2100
- 2012, following the UN General Assembly decision to

strengthen and upgrade the United Nations Environment Programme (UNEP)

### Diving Support Craft (DSC) A20

13 December 2025

- The Indian Navy will commission DSC A20, its first indigenously designed and built Diving Support Craft (DSC), at Kochi, marking a significant milestone in India's naval self-reliance and underwater operational capability.
- DSC A20 is a purpose-built naval auxiliary vessel designed to support underwater diving operations, including inspection, repair and salvage activities in coastal and near-shore waters.
- Titagarh Rail Systems Limited (TRSL), Kolkata
- Designed and built in compliance with Naval Rules and Regulations of the Indian Register of Shipping (IRS)

### Union Cabinet Approves Atomic Energy Bill, 2025 (SHANTI Bill)

14 & 15 December 2025

- Atomic Energy Act, 1962 – governs nuclear energy broadly.
- Civil Liability for Nuclear Damage Act, 2010 (CLND Act) – defines liability, but ambiguous and restrictive for private participation.
- Enable large-scale nuclear expansion and achieve 100 GW of nuclear power by 2047.
- A new nuclear safety authority to ensure transparent, professional, and globally benchmarked oversight.

### India Ranks 3rd in Stanford Global AI Vibrancy Index 2025

14 & 15 December 2025

- Stanford University has ranked India third globally in its 2025 Global AI Vibrancy Index, reflecting the country's rapid progress in artificial intelligence preparedness, innovation, and ecosystem development. The index evaluates how well countries are positioned for AI-led economic and governance transformation.
- 2025 edition, using data up to 2024
- Jumped from 7th position in 2023 to 3rd in 2024
- Home to leading AI models released in 2024:

### Viksit Bharat Shiksha Adhishthan Bill, 2025

14 & 15 December 2025

- Members (up to 12):
- 2 professors from state HEIs
- Penalties: ₹10 lakh – ₹2 crore; maximum penalty for unauthorised institutions
- The Viksit Bharat Shiksha Adhishthan Bill, 2025 seeks to overhaul India's higher education regulatory

architecture by creating a single umbrella body, in line with the National Education Policy (NEP) 2020. The Bill aims to end multiplicity of regulators, reduce over-regulation, and introduce a "light but tight" regulatory framework.

### National Blood Transfusion Bill, 2025

14 & 15 December 2025

- Thalassaemia patient groups have welcomed the introduction of the National Blood Transfusion Bill, 2025 in Parliament, describing it as a long-awaited reform to improve access to safe, quality blood across India.

| Provision                                      | Key Features                                                                             | Objective/Impact                                                |
|------------------------------------------------|------------------------------------------------------------------------------------------|-----------------------------------------------------------------|
| <b>National Blood Transfusion Authority</b>    | Central regulatory authority for blood transfusion services                              | Ensures uniform governance and oversight across all states      |
| <b>Uniform National Standards</b>              | Covers collection, testing, processing, storage, distribution, and transfusion practices | Eliminates regional disparities; ensures consistent quality     |
| <b>Mandatory Registration of Blood Centres</b> | All blood banks and centres must be registered                                           | Enhances monitoring, accountability, and compliance             |
| <b>Promotion of Voluntary Blood Donation</b>   | Encourages non-remunerated voluntary donations                                           | Reduces dependence on paid/replacement donors; improves safety  |
| <b>Stricter Oversight and Penalties</b>        | Introduces strict penalties for unsafe, unethical, or non-compliant practices            | Curbs poor screening, storage lapses, and illegal blood trading |

### Siliserh Lake (Rajasthan) and Kopra Jalashay (Chhattisgarh) Added to Ramsar List

14 & 15 December 2025

- Black stork (*Ciconia nigra*) – 1% of its biogeographic population
- Type: Artificial lake / wetland (Ramsar Site No. 2581)
- Location: Alwar district, Rajasthan, ~8 miles southwest of Alwar city
- Historical Significance: Built in 1845 by Maharaja Vinay Singh on a tributary of the Ruparel River to supply drinking water to Alwar. Old aqueducts still exist.

### Viksit Bharat — Guarantee for Rozgar and Ajeevika Mission (Gramin) Bill

16 December 2025

- From 10% under MGNREGA
- To 40% under the new Bill
- Employment will be provided only in rural areas

notified by the Union government, not universally across all rural regions.

- Budget determination will be based on unspecified "parameters", reducing statutory entitlement.

| Aspect           | MGNREGA (2005)              | VB-G RAM G Bill                      |
|------------------|-----------------------------|--------------------------------------|
| Nature of Scheme | Demand-driven, rights-based | Supply-driven                        |
| Legal Guarantee  | Statutory right to work     | Conditional on Centre's notification |
| Workdays         | 100 days                    | 125 days                             |
| Budget           | Demand-based, uncapped      | Fixed, capped allocation             |
| State Share      | ~10%                        | 40%                                  |
| Coverage         | All rural areas             | Select notified rural areas          |

### Heritage Conservation Architects for ASI Monuments

16 December 2025

- Eligibility Criteria – Architects must have prior experience in conserving or restoring heritage structures over 100 years old.
- The Ministry of Culture has launched an initiative to empanel heritage conservation architects to oversee the upkeep, restoration, and conservation of Archaeological Survey of India (ASI)-protected monuments.
- Donor Flexibility – Corporates, donors, and private entities can directly engage ASI-approved architects for projects funded through the National Cultural Fund (NCF).
- ASI Oversight – All projects will remain under ASI supervision to ensure compliance with scientific conservation standards.

### Bison Horn Maria Dance

16 December 2025

- Men's attire: Horn-shaped bamboo headgear decorated with bison/cattle horns, feathers, cowries, cloth strips, bead necklaces, ankle bells.
- Distinct hairstyles, traditional ornaments, and ceremonial objects (tobacco boxes, combs) hold symbolic value.

### India's Biosecurity Measures

16 December 2025

- Environment (Protection) Act, 1986 (hazardous microorganisms and GMOs)
- Weapons of Mass Destruction Act, 2005
- Came into force in 1975
- Biosafety Rules, 1989

### Right to Disconnect Bill, 2025

16 December 2025

- Legal Right to Disconnect – Employees can ignore work calls, emails, or messages after contractual work hours without fear of disciplinary action (Section 7).
- Overtime Compensation – Employees responding voluntarily after hours are entitled to overtime pay at normal wage rates (Section 11).
- Penalties for Non-Compliance – Violating organizations face a financial penalty of 1% of total employee remuneration, acting as a deterrent.
- Employees' Welfare Authority – A central body to oversee implementation, safeguard employee dignity, and promote work-life balance.

### FSSAI Launches Egg Safety Drive After 'Nitrofurans' Controversy

17 December 2025

- Toxicity: Excess exposure can cause neurological issues, gastrointestinal distress, and hypersensitivity.

### India-France Pact on HAMMER (AASM) Precision-Guided Weapon

17 December 2025

- Full form: Highly Agile Modular Munition Extended Range (AASM).
- Indian production: Jointly manufactured by BEL-Safran JV (50:50).

### India-Maldives Joint Military Exercise EKVURIN

17 December 2025

- Emphasis on joint drills, tactical coordination, and mission execution

### IBC Amendment Bill, 2025

17 December 2025

- Objective: Overhaul the Insolvency and Bankruptcy Code (IBC), 2016, to make the distressed-assets market more attractive and reduce delays in corporate turnaround.
- A Lok Sabha select committee reviewed the IBC (Amendment) Bill, 2025 and is set to table its report in the lower house.
- The Insolvency and Bankruptcy Code (IBC), 2016 is India's comprehensive law for resolving insolvency and bankruptcy in a time-bound and structured manner.
- A single, unified law replacing multiple old laws related to corporate and personal insolvency.

### World Anti-Doping Agency (WADA) Testing

"If it has a number in it, it can be a question."

## Figures Report 2024

18 December 2025

- Positivity rate: 3.6% — among the highest worldwide
- India has again topped the global doping chart, according to the World Anti-Doping Agency (WADA) Testing Figures Report 2024, marking the third consecutive year at No. 1 — a worrying trend for Indian sport.
- Total positive cases (India): 260
- Samples tested by NADA: 7,113

## AFMS Launches India's First AI-driven Community Screening Programme for Diabetic Retinopathy

18 December 2025

- Screening conducted by trained Medical Officers, nurses and health assistants.
- eHealth AI Unit, Ministry of Health & Family Welfare

## ISRO launches RESPOND Basket 2025

18 December 2025

- The Indian Space Research Organisation (ISRO) has released RESPOND Basket 2025, inviting targeted research proposals from academic and research institutions across India to support its upcoming mission and technology requirements.

## Vijay Diwas 2025

18 December 2025

- Comes with a monthly honorarium of ₹3,000, plus ₹3,000 for each bar awarded
- Instituted: 26 January 1950
- On Vijay Diwas 2025, President Droupadi Murmu inaugurated the 'Param Vir Dirgha' at Rashtrapati Bhavan — a dedicated gallery showcasing portraits of all 21 Param Vir Chakra (PVC) awardees.
- Awarded to personnel of the Army, Navy, Air Force, Territorial Army and other armed forces

## India endorses Tianjin Declaration at SCO Summit 2025

18 December 2025

- Founded: 15 June 2001, Shanghai (emerging from Shanghai Five framework)
- Headquarters:
- Members (10):
- At the 2025 Shanghai Cooperation Organisation (SCO) Summit held in Tianjin, China, India joined other member states in adopting the Tianjin Declaration — a comprehensive outcome document affirming deeper cooperation in Artificial Intelligence governance, research, standards and capacity building across the Eurasian region.

## DHRUV64 Microprocessor

19 December 2025

- India Semiconductor Mission (ISM) — approved 10 projects in 6 States with investments worth ₹1.6 lakh crore
- Chips to Startup (C2S) programme — ₹250 crore outlay
- A 64-bit, dual-core, 1 GHz microprocessor.
- THEJAS64 / THEJAS32 — C-DAC

## ULLAS Scheme

19 December 2025

- Launched: 2022
- The Centre says Bihar didn't utilise ₹15.79 crore released in 2023-24 and hasn't submitted its annual literacy plan.
- India's goal of achieving 100% literacy by 2030, aligned with NEP 2020 and global SDG commitments, is facing a major hurdle due to Bihar's refusal to participate in the Centre's flagship ULLAS adult literacy programme.
- Full form: Understanding Lifelong Learning for All in Society

## UNESCO India Education Report 2025

19 December 2025

- UNESCO has released its flagship report, Bhasha Matters: The State of the Education Report for India 2025, calling for a national transformation in India's language-of-instruction framework. The report strongly advocates mother-tongue based multilingual education (MTB-MLE) to enhance equity, learning outcomes and linguistic inclusion, particularly for marginalised, tribal and multilingual learners.
- Create a coordinated national mission supported by Centre-State institutional partnerships to implement multilingual education.
- Operationalise clear state-level MTB-MLE policies aligned with local linguistic diversity and sociocultural needs.
- Train and recruit multilingual teachers; reform teacher education (pre-service and in-service) to integrate multilingual pedagogy.

## Rhino Dehorning and Conservation

19 December 2025

| Species                                                           | Region       | Status                |
|-------------------------------------------------------------------|--------------|-----------------------|
| White rhino ( <i>Ceratotherium simum</i> )                        | Africa       | Near Threatened       |
| Black rhino ( <i>Diceros bicornis</i> )                           | Africa       | Critically Endangered |
| Greater one-horned / Indian rhino ( <i>Rhinoceros unicornis</i> ) | India, Nepal | Vulnerable            |

**Erivan Anomalous Blue Butterfly status**

|                                                    |           |                       |
|----------------------------------------------------|-----------|-----------------------|
| Javan rhino ( <i>Rhinoceros sondaicus</i> )        | Indonesia | Critically Endangered |
| Sumatran rhino ( <i>Dicerorhinus sumatrensis</i> ) | Indonesia | Critically Endangered |

**Brazil Hands Over BRICS Presidency to India for 2026**

19 December 2025

- First Summit: 2009, Yekaterinburg (Russia).
- Origins (BRIC): Began with BRIC Foreign Ministers' meeting in 2006 on the sidelines of UNGA.
- Hosting the Leaders' Summit
- BRICS created: South Africa joined in 2011.

**India–UAE Joint Military Exercise DESERT CYCLONE–II (2025)**

19 December 2025

- India: 45 personnel from a battalion of the Mechanised Infantry Regiment
- UAE: Personnel from the 53 Mechanised Infantry Battalion, UAE Land Forces
- An Indian Army contingent has departed for the second edition of the bilateral joint military exercise DESERT CYCLONE–II (2025) to be held in Abu Dhabi, UAE.

**ISRO to launch U.S. BlueBird Satellite**

20 December 2025

- ISRO is set to launch the U.S.-built BlueBird Block-2 communication satellite aboard the LVM3-M6 mission on 24 December 2025, under a commercial arrangement with AST SpaceMobile.
- Mission Name: LVM3-M6
- Launch Time: 8:54 am IST on 24 December 2025
- Launch Vehicle: Launch Vehicle Mark-3 (LVM3)

**Traditional Medicine Global Library (TMGL) at 2nd WHO Global Summit**

20 December 2025

- At the closing ceremony of the 2nd WHO Global Summit on Traditional Medicine, PM Narendra Modi launched the Traditional Medicine Global Library (TMGL) — a first-of-its-kind international digital platform on traditional health systems.
- Hosts scientific data, policy documents, research papers, standards, and regulatory guidelines
- Covers traditional systems like Ayurveda, Siddha, Unani, Homeopathy, Yoga, and global equivalents
- Data from 194 countries included

20 December 2025

- Classified as Endangered in the Red Book of Animals of Armenia (2010).
- Armenia has officially released the logo for COP17 of the Convention on Biological Diversity (CBD), showcasing the Erivan Anomalous Blue (*Polyommatus erivanensis*) — a rare butterfly endemic to the region.
- Occurs only in the southern Transcaucasia region.

**Ponduru Khadi receives GI Tag**

20 December 2025

- ODOP Recognition: Nominated under the One District One Product (ODOP) scheme, reinforcing its cultural and economic importance for Srikakulam.

**Hornbill Population Survey**

21 &amp; 22 December 2025

- Tamil Nadu forest authorities are planning an extensive survey to determine hornbill populations across forest landscapes, beginning late December 2025 and continuing till March/April 2026.

| Hornbill Species       | IUCN Status          |
|------------------------|----------------------|
| Great Hornbill         | Vulnerable (VU)      |
| Indian Grey Hornbill   | Least Concern (LC)   |
| Malabar Pied Hornbill  | Near Threatened (NT) |
| Rhinoceros Hornbill    | Vulnerable (VU)      |
| Oriental Pied Hornbill | Least Concern (LC)   |
| Narcondam Hornbill     | Endangered (EN)      |

**India & Netherlands sign MoU on Maritime Heritage Cooperation**

21 &amp; 22 December 2025

- The complex will showcase India's 4,500-year-old maritime history, including shipbuilding, navigation, ports, and overseas trade

**World Anti-Doping Agency (WADA) Report**

21 &amp; 22 December 2025

- Over 260 positive cases were flagged, spanning elite athletes to college-level competitors.
- The World Anti-Doping Agency (WADA) is an independent international organization established in 1999 to promote, coordinate, and monitor the global fight against doping in sports. Headquarters: Montreal, Canada. Mandate: Ensure fair play, athlete health, and integrity of sports worldwide.

**Private Member Bills (PMBs)**

21 &amp; 22 December 2025

- Since PMBs are introduced by non-ministers, they

**(SHANTI) Act, 2025**

- Empowers each House of Parliament to make rules for its procedure
- Private Member Bills are governed by Rules of Procedure under Article 118

| Aspect             | Private Member Bill | Government Bill |
|--------------------|---------------------|-----------------|
| Article applicable | Art. 107            | Art. 107        |
| Introduced by      | Non-Minister MP     | Minister        |
| Money Bill         | (Art. 109, 110)     |                 |
| Financial Bill     | (Art. 117)          |                 |
| Rules governed by  | Art. 118            | Art. 118        |

**Good Governance Week 2025 – ‘Prashasan Gaon Ki Ore’**

21 &amp; 22 December 2025

- Good Governance Week 2025 has been launched by the Department of Administrative Reforms and Public Grievances (DARPG) and will be observed from 19–25 December 2025. Guidelines for the observance were released by DARPG Secretary Rachna Shah.

**GI-Tagged Indi Lime from Karnataka Enters Oman Market**

21 &amp; 22 December 2025

- GI-tagged Indi Lime from Vijayapura (Karnataka) exported first time to Oman (3 MT).
- Additional 350 kg exported to the UK, taking total exports to ~12.35 MT.

**Sujal Gram Samvad – 2nd Edition**

21 &amp; 22 December 2025

- Inclusive participation—sarpanchs, women groups, students; first edition covered 12 States/UTs in 12 languages.
- Organised by Department of Drinking Water and Sanitation (Ministry of Jal Shakti).
- Platform for direct feedback from rural communities on Har Ghar Jal Mission.

**India's First Dedicated Forest University – Gorakhpur (UP)**

21 &amp; 22 December 2025

- 125-acre campus near Jatayu Conservation & Breeding Centre; ₹50 crore allocated for initial work.
- Uttar Pradesh to establish a specialised university on forestry, wildlife, ecology, climate change.

**Sustainable Harnessing and Advancement of Nuclear Energy for Transforming India**

23 &amp; 24 December 2025

- Atomic Energy Act, 1962
- Civil Liability for Nuclear Damage Act, 2010
- From ₹100 crore to ₹3,000 crore
- Replaces the earlier flat ₹1,500 crore cap

**Aravalli Hills**

23 &amp; 24 December 2025

- Water security: Recharge aquifers; sustain rivers like Chambal, Sabarmati, and Luni.
- Biodiversity: Support forests, commons, and wildlife corridors (leopards, birds).
- Recharge aquifers and sustain rivers such as:
- Climate buffer: Act as a barrier against Thar Desert dust, moderating heat and air pollution in the Indo-Gangetic plains and Delhi-NCR.

**Viksit Bharat—Guarantee for Rozgar and Aajeevika Mission (Gramin) Act, 2025**

23 &amp; 24 December 2025

- 100% Central funding – Union Territories without legislatures
- Aligned with the Viksit Bharat @2047 vision.
- Statutory guarantee of not less than 125 days of unskilled manual work per rural household per financial year
- Unemployment allowance retained if work is not provided within 15 days of demand

**Rapid Financing Instrument (RFI)**

23 &amp; 24 December 2025

- Natural disasters

**India–France Sign Pact**

23 &amp; 24 December 2025

- Missiles and radars
- The signing took place in New Delhi and was witnessed by senior officials from the Ministry of Defence.

**Internationalization of Higher Education in India: Prospects, Potential, and Policy Recommendations by NITI Aayog**

23 &amp; 24 December 2025

- Using forecasting models, the report estimates that by 2047 :
  - 50% from Indian diaspora & philanthropy
  - 50% matching contribution by the Union government
- India could host 7.89 lakh to 11 lakh international students

**India–Netherlands MoU on National Maritime Heritage Complex (NMHC)**

23 &amp; 24 December 2025

- Excavated in 1957 by the Archaeological Survey of India
- The NMHC is a flagship cultural and heritage initiative of the Ministry of Ports, Shipping and Waterways, aimed at presenting India's 4,500–5,000-year-old maritime legacy through a world-class museum and cultural complex.
- Dates back to around 2400 BCE
- Nodal Ministry: Ministry of Ports, Shipping and Waterways (MoPSW)

**Indian Conservationist Vivek Menon Elected Chair of IUCN SSC (2025–2029)**

23 &amp; 24 December 2025

- 1949, alongside the formation of IUCN
- Indian wildlife conservationist Vivek Menon has been elected as the Chair of the IUCN Species Survival Commission (SSC) for the 2025–2029 term.

**Great Indian Bustard (GIB)**

23 &amp; 24 December 2025

- Indian Wildlife (Protection) Act, 1972: Schedule I
- Estimated global population: ~200 individuals

**Union Minister Manohar Lal Khattar Releases Toolkit for 10th Swachh Survekshan**

23 &amp; 24 December 2025

- On December 20, 2025, Union Minister Manohar Lal Khattar, Ministry of Housing and Urban Affairs (MoHUA), released the Toolkit for the 10th edition of Swachh Survekshan (SS) in Bhopal, Madhya Pradesh.
- Evaluation parameters
- Indicators and weightages
- Aims to bring uniformity, transparency, and accountability in city-level cleanliness rankings.

**Statutory Bureau of Port Security (BoPS): Institutionalising Maritime Security**

23 &amp; 24 December 2025

- BoPS will be constituted under Section 13 of the Merchant Shipping Act, 2025.
- Nodal Ministry: Ministry of Ports, Shipping and Waterways.

**PM Inaugurates Rashtra Prerna Sthal in Lucknow**

25 &amp; 26 December 2025

- Area: Spread across 65 acres
- Additional Attraction: A state-of-the-art lotus-shaped museum showcasing ideals of leadership,

service and good governance

**India Reclaims 3rd Spot in Global Wind Market**

25 &amp; 26 December 2025

- India has reclaimed the third position in the global wind energy market in 2025, recording its highest-ever annual wind capacity additions after a gap of four years, according to a report by BloombergNEF (BNEF).
- India has climbed back to the third position for the first time since 2019, after ranking fifth for four consecutive years (2021–2024).
- Wind capacity addition in 2025 (forecast): 6.2 GW
- Capacity added till November 2025: 5.8 GW

**SWAMIH-2 Fund**

25 &amp; 26 December 2025

- SWAMIH-2 stands for Special Window for Affordable and Mid-Income Housing – 2

**Bhoramdeo Temple**

25 &amp; 26 December 2025

- The Chhattisgarh government has announced plans to develop the ancient Bhoramdeo Temple complex on the lines of the Kashi Vishwanath Corridor, under the Centre's Swadesh Darshan Yojana 2.0.
- Located in Kabirdham district, about 125 km from Raipur
- Ancient Shiva temple complex, dating from the 7th to 11th century

**PESA Mahotsav: Utsav Lok Sanskriti Ka (2025)**

25 &amp; 26 December 2025

- The event marked the anniversary of the Panchayats (Extension to Scheduled Areas) Act, 1996, commonly known as the PESA Act. PESA Day is observed every year on 24 December.
- The Ministry of Panchayati Raj (MoPR) celebrated "PESA Mahotsav: Utsav Lok Sanskriti Ka" from 23–24 December 2025 at the Visakhapatnam Port Authority Stadium, Andhra Pradesh.
- It empowers tribal communities to manage:
- PESA Indicators

**India's First PPP–Model Medical Colleges**

25 &amp; 26 December 2025

- In December 2025, Union Minister Jagat Prakash Nadda, Ministry of Health and Family Welfare, along with Madhya Pradesh Chief Minister Mohan Yadav, laid the foundation stones of India's first medical colleges under the Public–Private Partnership (PPP) model in Dhar and Betul districts of Madhya Pradesh.
- First-of-its-kind initiative: These are India's first medical colleges developed under PPP mode

- Focus: Improve medical education, local healthcare, and availability of doctors in tribal and underserved regions
- Total planned colleges in MP : 4

### 'Samudra Pratap', India's First Indigenous Pollution Control Vessel

25 & 26 December 2025

- It has over 60% indigenous content, supporting Aatmanirbhar Bharat and Make in India
- Samudra Pratap is also the first ICG ship with Dynamic Positioning (DP-1), allowing it to stay steady at one spot even in rough seas.
- The vessel was commissioned on December 23, 2025, under a two-ship PCV project built by Goa Shipyard Limited (GSL).
- 30mm CRN-91 gun

### 2,000-Year-Old Stone Labyrinth Found in Maharashtra

25 & 26 December 2025

- Dated to about 2,000 years ago
- Linked to the Satavahana dynasty (1st–3rd century CE)
- Located away from temples, forts, or settlements, which makes it unusual
- Size: About 50 feet × 50 feet

### Pradhan Mantri Gram Sadak Yojana

27 December 2025

- In December 2025, the Pradhan Mantri Gram Sadak Yojana (PMGSY) completed 25 years, marking a landmark achievement in India's efforts to transform rural connectivity and infrastructure.
- Launched on: 25 December 2000
- PMGSY-IV (2024–29):
- Universal connectivity to eligible unconnected habitations

### Five Digital Governance Reforms on Good Governance Day 2025

27 December 2025

- On 25 December 2025, Jitendra Singh, Union Minister of State (Independent Charge), Ministry of Personnel, Public Grievances and Pensions (MoPP&P), launched five transformative digital governance initiatives of the Department of Personnel and Training (DoPT) on the occasion of Good Governance Day, during the National Workshop on Good Governance Practices 2025 in New Delhi.
- Launched under Mission Karmayogi
- Promotions and transfers
- iGOT AI Tutor – Personalised learning support for officers

### PM-VIKAS Scheme

27 December 2025

- Launched By / Ministry: Ministry of Minority Affairs (MoMA), Government of India
- Scheme rollout expected from January 2026
- In December 2025, the National Institute of Food Technology Entrepreneurship and Management, Kundli (NIFTEM-K) signed a Memorandum of Understanding (MoU) with the Ministry of Minority Affairs (MoMA) to implement the Pradhan Mantri Virasat Ka Samvardhan (PM-VIKAS) Scheme, aimed at skill development and livelihood generation for minority communities.
- Launch Date: 2023

### India to Assume Chairpersonship of Kimberley Process

27 December 2025

- In December 2025, it was announced that India will assume the Chairpersonship of the Kimberley Process Certification Scheme (KPCS) from January 1, 2026.
- Chairmanship begins: January 1, 2026
- Established: 2003
- India's tenure: 3rd time as Chair of the Kimberley Process

### India Successfully Test-Fires 'K-4' Missile from INS Arighaat

27 December 2025

- Commissioned into Indian Navy: 29 August 2024
- Missile: K-4 (Intermediate-Range SLBM)
- Range: ~3,500 km
- Also known as: Kalam-4

### Kavach System

28 & 29 December 2025

- The Indian Railways has missed the December 2025 deadline for operationalising the Kavach automatic train protection system on the Mumbai–Delhi and Delhi–Howrah (Kolkata) routes. The Railways now expects completion sometime in 2026
- Support safer operations in high-density rail corridors
- If danger is detected (collision risk, red signal breach, overspeeding), automatic braking is triggered.
- Automatic braking on signal overshoot

### Passenger Assistance Control Room (PACR)

28 & 29 December 2025

- The Ministry of Civil Aviation (MoCA) has established a 24×7 Passenger Assistance Control Room (PACR) to fast-track grievance redressal for air passengers and strengthen crisis response in civil aviation.

- Monitors aviation operations in real time
- Place passengers at the centre of India's civil aviation ecosystem

### PARAM Rudra Supercomputer Unveiled at IIT-Patna

28 & 29 December 2025

- Launched: 2015
- On 26 December 2025, the PARAM Rudra supercomputer was inaugurated at Indian Institute of Technology Patna, marking the first PARAM Rudra High-Performance Computing (HPC) system in Bihar.
- It is part of India's indigenous PARAM series of supercomputers.
- Rudra servers

### Gandikota Canyon: India's 'Grand Canyon' with Untapped Heritage Potential

28 & 29 December 2025

- 77 km from Kadapa town

- 300–380 km from Bengaluru, Hyderabad and Chennai

### Kanger Valley National Park

28 & 29 December 2025

- Highly diverse ecosystems
- About 24 km southeast of Jagdalpur

### Regional Level Pollution Response Exercise 2025 (RPREX-25)

28 & 29 December 2025

- Initial Planning Conference (IPC) held on 18 December 2025
- The Indian Coast Guard (ICG) conducted the Regional Level Pollution Response Exercise 2025 (RPREX-25) off the coast of Mumbai, Maharashtra, in December 2025.
- To test and validate preparedness of all stakeholders in:
- Trained personnel

### TEST YOURSELF · NATIONAL AFFAIRS

Fill the blank from memory, then check. Answers are at the foot of the box.

1. Launched \_\_\_\_\_ to create National Database of Unorganised Workers (NDUW).
2. Established: Originally under \_\_\_\_\_; gained constitutional status through the 102nd Constitutional Amendment Act, 2018 (Articles 338B & 342A).
3. \_\_\_\_\_ for 2025–31, aligned with the next Finance Commission cycle for continuity
4. As of \_\_\_\_\_, over 3.9 lakh Wi-Fi hotspots have been deployed across India under PM-WANI, showing rapid nationwide expansion.
5. Established by a \_\_\_\_\_, came into force in 1958.

**Answers** 1 August 26, 2021 · 2 NCBC Act, 1993 · 3 ₹305 crore · 4 November 2025 · 5 UN Convention in 1948

**BANKING AND FINANCE · 95****RBI Issues 244 Consolidated Master Directions to Simplify Compliance**

28 &amp; 29 November 2025

- Continuous adherence to DPSS instructions under the Payment and Settlement Systems Act, 2007.
- The consolidation covers the following 11 types of entities:
- The Reserve Bank of India (RBI) has issued 244 Consolidated Master Directions (MDs) to streamline and rationalise decades of regulatory instructions for Regulated Entities (REs). This step follows a review of around 3,500 prior directions, circulars, and guidelines and aims to reduce compliance burden.
- Banks must obtain explicit consent from customers for providing digital banking services, which should be recorded/documented.

**IMF Gives 'C' Grade to India's National Accounts Statistics**

28 &amp; 29 November 2025

- The national accounts still rely on the 2011–12 base year, making GDP estimates less reflective of current economic structure.

**FinMin and RBI Developing Unified Portal for Unclaimed Financial Assets**

28 &amp; 29 November 2025

- Banks must transfer unclaimed bank deposits (10+ years) to the Depositors Education and Awareness Fund (DEAF) maintained by RBI.
- Objective: To make it easier for savers and retail investors to identify, verify, and claim long-dormant or forgotten assets.
- A savings/current account becomes inoperative if there is no customer-initiated transaction for 2 consecutive years.
- Passed away and the heirs were unaware,

**IMF Report: Zombie Firms Highlight Inefficient Insolvency Resolution in India**

28 &amp; 29 November 2025

- From 43% in March 2019 → 33% in June 2025.
- Operational creditors face an average wait of 650 days in 2022 vs 450 days in 2019.
- Entry and exit rates of firms in India are below 1%, far lower than 8–13% in US, Europe, Korea, and Chile.
- 15% of continuously operating firms qualify as zombie firms :

**Bandhan Bank to Sell Unsecured Non-****Performing Assets (NPAs)**

28 &amp; 29 November 2025

- Kolkata-headquartered Bandhan Bank has announced plans to sell unsecured retail non-performing assets (NPAs), including written-off accounts, worth ₹6,931.31 crore to Asset Reconstruction Companies (ARCs) and other permitted entities. This marks one of the largest retail NPA sales by a private sector bank in India, primarily from its microfinance portfolio.
- Sub-standard Asset: NPA for ≤ 12 months
- Doubtful Asset: NPA for > 12 months
- In simple words: If a borrower does not pay for 90 days, the bank stops recognising income from that loan and marks it as NPA.

**RBI Final Guidelines on Digital Banking Channels**

28 &amp; 29 November 2025

- Banks must obtain clear and documented consent from customers before activating any digital banking channel.
- Customers' choice to opt for digital banking is voluntary.
- Banks can collect and record customers' mobile numbers for:
- Mobile banking services must be accessible across all mobile network operators.

**RBI Imposes ₹91 Lakh Penalty on HDFC Bank**

28 &amp; 29 November 2025

- The Reserve Bank of India (RBI) has imposed a penalty of ₹91 lakh on HDFC Bank following violations detected during its Statutory Inspection for Supervisory Evaluation (ISE 2024), which assessed the bank's financial position as on March 31, 2024.
- Violation of certain provisions of the Banking Regulation Act, 1949 (BR Act), especially Section 19(1)(a) and Section 6(1).
- A wholly-owned subsidiary engaged in business activities not permitted under Section 6 of the BR Act.
- The bank outsourced compliance with KYC norms for certain customers to agents, which violated RBI regulations requiring banks to maintain oversight and accountability.

**SEBI Proposes Social Media Disclosure Norms for Regulated Entities**

28 &amp; 29 November 2025

- All SEBI-regulated entities and their agents (e.g., mutual fund distributors, PMS distributors) must prominently display :
- Prevent investors from being misled by unverified or

illegal financial content.

### Accredited Investors in India

28 & 29 November 2025

- The AI framework was introduced by SEBI in 2021 to deepen India's capital markets and give flexibility to wealthy investors.
- Annual income  $\geq$  ₹2 crore, or
- Net worth  $\geq$  ₹7.5 crore with financial assets  $\geq$  ₹3.75 crore
- Corporate bodies & non-family trusts: Net worth  $\geq$  ₹50 crore

### Crisil & AMFI Develop Market-Making Framework for AA-BBB Corporate Bonds

1 December 2025

- About 66–67% of bond market trading is in AAA-rated securities.
- Nearly 33–34% involves AA-rated papers.
- Large institutions with high capital and net worth may act as market makers.
- Spread management for lower-rated papers

### SEBI to Revamp Master Circular for Stock Exchanges

2 December 2025

- Public feedback on the consultation paper concluded on 29 October 2025
- Merge separate master circulars for equity and commodity-derivatives exchanges into a single unified circular
- Rationalize circulars chapter by chapter
- Introduce a three-year lookback period for claims against defaulting brokers

### Banking Correspondent (BC) Sakhis

2 December 2025

- Credit gap: Rural areas receive only 7.7% of bank credit, while urban metros get 60.6%.
- Example: Sarika Arjun Chauhan from Madhya Pradesh handles ₹1.5–2 crore monthly, completing 62,000+ transactions worth ₹65 crore.
- Success: 96.5% of trainees pass, becoming certified BC Sakhis.
- Over 375 million transactions worth ₹1.42 trillion conducted

### India's Current Account Deficit

2 December 2025

- The Reserve Bank of India (RBI) reported that the country's current account deficit (CAD) moderated to \$12.3 billion, or 1.3% of GDP, in July–September 2025 (Q2 FY26), down from \$20.8 billion, or 2.2% of GDP, in the year-ago period.

- Net Income from Abroad (Primary Income): Earnings on investments, wages, and dividends from foreign sources minus payments to foreign investors.
- Net Transfers (Secondary Income): Remittances sent by citizens working abroad, foreign aid, and other unilateral transfers.

### National Strategy for Financial Inclusion 2025–30

2 December 2025

- Aims to bridge financial gaps for the underserved, especially women and vulnerable households.
- The Reserve Bank of India (RBI), led by Governor Sanjay Malhotra, released the National Strategy for Financial Inclusion (NSFI) 2025–30. The strategy, approved by the Sub-Committee of the Financial Stability and Development Council, sets out a roadmap to deepen financial inclusion in India over the next five years.
- Universal Access to Financial Services
- Leverage financial literacy programs to encourage informed decision-making, disciplined financial behavior, and responsible credit use, especially for first-time users and micro-entrepreneurs.

### Sebi Management Pushes Back Against Public Disclosure of Assets

2 December 2025

- Non-executive Sebi board members from the Finance Ministry, Corporate Affairs Ministry, and RBI are exempt if their parent organisations already require disclosures.
- In the UK, the Financial Conduct Authority keeps board members' disclosures confidential but publicly shares broad details such as financial interests, directorships, and holdings in regulated entities.
- Sebi officers, both individually and through the employees' association, have raised concerns about:
- Officers are reportedly comfortable sharing information internally but oppose making it public.

### Masala Bond

3 & 4 December 2025

- First issued by IFC in 2014 (~₹1,000 crore).
- Maturity: Initially 5 years, later reduced to 3 years.
- 5% withholding tax on interest
- Alleged violations pertain to FEMA and RBI regulations related to KIFB's 2019 Masala Bond issuance.

### Big Banks or More Agile Banks?

3 & 4 December 2025

- Under Section 45 of the BR Act, RBI may force

mergers to protect depositors (e.g., Global Trust Bank with Oriental Bank of Commerce, 2004).

- RBI approval is mandatory under Sections 44A, 45, and related provisions of the Banking Regulation Act, 1949.
- High Capital Strength & Systemic Stability: Ability to absorb shocks due to diversified loan books and strong capital buffers.
- Risk Diversification: Exposure across geographies and sectors minimises concentration risk.

### RBI's Annual Report of the Ombudsman Scheme 2024-25

3 & 4 December 2025

- Total complaints (2024-25): 13.34 lakh, up 13.5% from the previous year.
- Private sector banks accounted for 37.5% of all grievances—the highest among bank groups.
- 87% of all complaints came from individual retail customers.
- Complaints against Public Sector Banks (PSBs) fell by 9%, countering the common perception that PSBs are the worst on customer service.

### RBI Cuts Repo Rate to 5.25%

5 December 2025

- Average CPI inflation for July–September fell to 1.7%, dipping below the 2% lower tolerance band for the first time since India adopted the inflation-targeting framework.
- October CPI was at 0.3%, signalling sharp disinflation.
- RBI revised FY26 inflation forecast downward to 2% (earlier 2.6%).
- GDP grew 8.2% in Q2 FY26 — the fastest in six quarters.

### LIC Launches New Insurance Plans: Protection Plus and Bima Kavach

5 December 2025

- Entry age: 18 to 65 years; policy term up to 25 years.
- Premium payment options: single, limited, or regular — with coverage potentially lasting up to 100 years.
- LIC Protection Plus (Plan 886)
- Policyholders can pick from investment funds, adjust the sum assured, make top-up payments, and avail partial withdrawals after five years.

### Fino Payments Bank Receives RBI Nod to Convert into Small Finance Bank (SFB)

5 December 2025

- At least 75% of Adjusted Net Bank Credit (ANBC) must be towards priority sectors.
- Fino launched its payments bank services in 2017.
- Expand branch network—25% must be in unbanked rural centres.

- Foreign shareholding allowed up to 49% automatically, higher requires approval.

### Bank Net Interest Margins (NIMs)

5 December 2025

- It tells how effectively a bank is earning from its core business — lending and investing, compared to what it pays out as interest to depositors and lenders.
- Higher NIM means the bank earns more margin from lending versus what it pays on deposits.

### RBI Tightens Rules for Foreign Banks to Reduce Concentration Risk

5 December 2025

- The revised norms will come into effect on 1 April 2026.
- Indian branches of foreign banks can no longer exclude exposures to their head office, overseas branches, or subsidiaries under earlier exemption interpretations.
- Foreign banks must comply with tighter intragroup exposure limits, preventing excessive reliance on the parent entity or overseas network.
- This ensures that Indian branches maintain independent risk buffers and avoid concentrated exposures.

### Large Exposures Framework (LEF)

5 December 2025

- 20% of a bank's Tier-1 capital
- 25% of a bank's Tier-1 capital
- RBI may allow up to 25% for certain banks in specific conditions.
- Can be raised to 30% by RBI in exceptional cases.

### Open Market Operation (OMO)

6 December 2025

- Amount (e.g., ₹1 trillion)
- Lowers short-term interest rates
- Increases bank reserves
- Bank reserves rise

### RBI Examining Bank Participation in Non-Agricultural Commodity Derivatives

6 December 2025

- Allowing banks to trade in non-agri commodity derivatives would require amendments to the Banking Regulation Act.

### RBI Allows Multiple Bank-Group Entities to Undertake Same Business, With Board Approval

6 December 2025

"You do not need more hours. You need the same hour, every day."

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- NBFCs classified as Upper Layer must list within 3 years of identification.
- 11 others (total 15)
- Banking industry argued that customers and markets differ widely.
- Different group entities often specialise in distinct sectors/regions.

### Rupee Breaches 90 Against US Dollar Amid External Pressures

7 & 8 December 2025

- The Indian rupee (₹) fell past the psychological 90 mark against the US dollar, hitting an intra-day low of ₹90.29 and settling at ₹90.19, marking a 5.5% depreciation since April 2025.
- Foreign Portfolio Investors (FPIs) have pulled out \$17.3 billion from the Indian equity market in 2025.
- High 50% US tariffs on select Indian goods.
- Net FPI sale of \$800 million in the first three days of December.

### Sebi Grants In-Principle Approval to Raajmarg Infra InvIT

7 & 8 December 2025

- It aims to create a high-quality, long-term investment vehicle, primarily targeting retail and domestic investors.
- It allows investors to earn returns from infrastructure projects without directly owning the physical assets.
- Public InvITs: Accessible to retail investors; must comply with SEBI's disclosure and governance norms.
- Private InvITs: Limited to qualified institutional buyers (QIBs).

| Criteria                  | Public InvIT                                                  | Private InvIT                              |
|---------------------------|---------------------------------------------------------------|--------------------------------------------|
| <b>Asset Type</b>         | Completed, revenue-generating infrastructure (≥80% of assets) | Same                                       |
| <b>Minimum Asset Size</b> | ₹500 crore                                                    | ₹250 crore                                 |
| <b>Investors</b>          | ≥1,000                                                        | Qualified Institutional Buyers (QIBs) only |
| <b>Listing</b>            | Mandatory on stock exchange within 12 months                  | Not mandatory                              |
| <b>Distribution</b>       | ≥90% of net distributable cash flows, semi-annual             | Same                                       |
| <b>Debt Limit</b>         | Max 49% of asset value                                        | Same                                       |

### RBI Directs Weekly Updates of Credit Information Reports

9 December 2025

- Weekly submissions on: 7th, 14th, 21st, 28th, and the

last day of each month.

- The Reserve Bank of India (RBI) has proposed that Credit Institutions (CIs) and Credit Information Companies (CICs) update their records weekly instead of the existing fortnightly schedule.
- Full Credit Report Submission

### RBI Monetary Policy Outlook: December 2025

9 December 2025

- Bank Rate: 5.50%
- Repo Rate: Reduced by 25 basis points → 5.25%
- Standing Deposit Facility (SDF) Rate: 5.00%
- Marginal Standing Facility (MSF) Rate: 5.50%

### Purpose of Policy Action:

9 December 2025

| Rate                           | Current Level | Function                                                                |
|--------------------------------|---------------|-------------------------------------------------------------------------|
| <b>Repo Rate</b>               | 5.25%         | Rate at which RBI lends to commercial banks; cuts stimulate growth      |
| <b>SDF Rate</b>                | 5.00%         | Rate at which banks deposit surplus funds with RBI without collateral   |
| <b>MSF Rate</b>                | 5.50%         | Overnight borrowing rate for banks in urgent need; last-resort facility |
| <b>Bank Rate</b>               | 5.50%         | Long-term lending rate of RBI; benchmark for other interest rates       |
| <b>Fixed Reverse Repo Rate</b> | 3.35%         | Rate at which RBI borrows from banks; helps manage liquidity            |

### IDFC FIRST Bank Launches Upgraded "FIRST WOW! Credit Card"

9 December 2025

- FD Requirement: Minimum ₹20,000
- Product: Upgraded version of FIRST WOW! Credit Card, backed by a fixed deposit (FD).
- Eligibility: Individuals aged 18 and above

### SEBI Launches PaRRVA to Strengthen Investor Protection

9 December 2025

- On 8 December 2025, the Securities and Exchange Board of India (SEBI) launched the Past Risk and Return Verification Agency (PaRRVA) to curb mis-selling of financial products and enhance supervision of intermediaries, including social media "influencers."
- Full Form: Past Risk and Return Verification Agency
- Purpose: To provide verified performance records of investment products and services for investors and ensure accountability of intermediaries.

- Scope: SEBI-regulated intermediaries and social media-based financial advisors.

### SEBI Introduces Framework for AI-Only Funds and Large Value Funds (LVFs)

9 December 2025

- Minimum investment: ₹25 crore
- Accredited Investor (AI) Status: Investors must qualify as accredited at onboarding; once accredited, status remains for the life of the scheme even if criteria are later lost.
- Operational Cap: Maximum scheme extension for AI-only funds and LVFs is five years, including prior extensions.
- Conversion & Launch: Existing AIFs can convert schemes into AI-only or LVF schemes; new schemes can be launched under these categories.

### RBI Finalises Bank Group Guidelines

10 December 2025

- Compliance Timeline: Bank groups must comply by 31 March 2028, giving time to adjust structures and governance.
- Prudential Safeguards Retained: Scale-based norms for NBFCs, limits on loans and exposures, and a 20% cap on ARC holdings ensure risk management.
- Financial assets constitute more than 50% of total assets, and
- Income from financial assets is at least 50% of gross income.

### Airpay Gets RBI Nod for International Payments

10 December 2025

- Foreign Exchange Compliance: Adhere to Foreign Exchange Management Act (FEMA), 1999 for currency conversion and outward/inward remittances.
- Business-to-Business (B2B): Companies paying suppliers abroad.
- Business-to-Consumer (B2C): Companies paying freelancers or employees overseas.
- Consumer-to-Business (C2B): Individuals paying foreign merchants (e.g., online shopping).

### IMF Recognises India's UPI as World's Largest Real-Time Payment System

10 December 2025

- Launched as a pilot in April 2016 under RBI Governor Raghuram Rajan.
- Real-time Payments: Transfers completed in under 5 seconds, 24×7.
- Versatility: Supports P2P, P2M, autopay, credit lines, RuPay linkage, and international acceptance.
- India's instant, real-time, interoperable payments system enabling bank-to-bank transfers via mobile

phones.

### Sebi Overhauls Merchant Banker Rules

10 December 2025

- Category 1: Minimum Rs 50 crore net worth; can undertake all permitted activities.
- Category 2: Minimum Rs 10 crore net worth; can undertake all activities except managing main-board equity issues.
- Liquid Net Worth Requirement: At least 25% of the minimum net worth must be liquid at all times.
- Category 1 MBs: Minimum Rs 12.5 crore cumulative revenue from permitted activities over the last three financial years.

### ADB Raises India's FY26 Growth Forecast to 7.2%

11 December 2025

- Q2FY26 GDP Growth: 8.2% (July–September 2025), fastest in six quarters.
- Retail inflation in October fell to 0.3%, lowest since 2012
- FY26 Upgrade: 0.7 percentage points to 7.2% due to strong domestic demand and tax reductions.
- Fitch Ratings: Upgraded FY26 growth forecast to 7.4% from 6.9%, citing stronger consumer spending and GST reforms.

| Institution    | Earlier Forecast (%) | Revised Forecast (%) |
|----------------|----------------------|----------------------|
| ADB            | 6.5                  | 7.2                  |
| Fitch          | 6.9                  | 7.4                  |
| Crisil         | 6.5                  | 7.0                  |
| SBI Research   | 6.3                  | 7.6                  |
| CareEdge       | 6.9                  | 7.5                  |
| IDFC Bank      | 6.8                  | 7.6                  |
| Kotak Mahindra | 6.5                  | 7.8                  |

### RBI Talks to Banks on Uniform Fee Disclosure and Removal of Overlaps

11 December 2025

- Prior RBI guidance (January 2024) already mandated disclosure of:
- Currency conversion charges
- Scope: Retail customers using foreign exchange cash, tom, and spot contracts
- Difficulty for customers to compare costs across banks.

### PFRDA Expands Investment Universe for Pension Funds

11 December 2025

- The Pension Fund Regulatory and Development Authority (PFRDA) has revised investment norms for

private pension funds, allowing broader diversification to optimize returns. The changes came into effect immediately with the circular issued on December 10, 2025.

- Private pension funds were allowed to invest in only 200 approved stocks under the National Pension System (NPS).
- Limited flexibility in portfolio diversification, which could constrain returns.
- Private pension funds can now invest in the top 250 stocks by market capitalization listed on Indian exchanges, up from the previous 200-stock limit.

### **RBI Likely to Maintain Repo Rate at 5.25% Through FY27: Fitch**

11 December 2025

- **Currency Forecast:** The rupee is projected to trade around ₹90/USD by end-2025 and ₹90.5/USD in 2026, reflecting a modest depreciation amid stable monetary policy.
- **The Reserve Bank of India** is expected to keep its policy repo rate unchanged at 5.25% through the next fiscal year after a 25-basis-point cut earlier this month, according to BMI, part of Fitch Solutions.
- **Rate Outlook:** Fitch Solutions' BMI expects the RBI policy repo rate to remain at 5.25% through FY2026-27, following the recent 25 bps cut. The current rate is considered near its terminal level.
- **Policy Context:** The RBI cut rates cumulatively by 125 bps in 2025 after aggressive hikes in 2022-23, aiming to support growth while inflation remains subdued.

### **SEBI Plans Consolidated Financial Asset Statement**

11 December 2025

- SEBI has enhanced governance and risk-management oversight for top 2,000 listed firms.
- The initiative will be taken forward through the inter-regulatory forum, involving other financial regulators.
- Investors can currently access consolidated holdings within securities markets (equities, debt, mutual funds) through depositories.
- **Objective:** Reduce repetitive document submission and ensure clean, verified, and consistent data across intermediaries.

### **SEBI Eases Re-KYC Process for NRIs**

11 December 2025

- The move follows references and requests from multiple stakeholders.

### **RBI Urges MFIs to Diversify Asset Classes for Stability**

11 December 2025

- RBI reduced the qualifying microfinance asset ratio

from 75% to 60%, allowing NBFC-MFIs to diversify into MSME loans, gold loans, and loans against property.

- Diversifying Lending Products:

### **RBI Proposes Full Disclosure of Forex Transaction Costs for Retail Users**

11 December 2025

- Retail forex users often face hidden or unclear charges while transacting in cash, TOM, or spot markets.
- Banks must clearly disclose all transaction costs, including service charges, margins, and conversion fees.
- Standardised reporting will allow retail users to make better-informed choices when engaging in forex transactions.

### **Banks Increase Borrowing via Certificates of Deposit**

11 December 2025

- Credit growth: 11.4% (fortnight ended Nov 14, 2025)
- Deposit growth: 10.2%
- Indian banks have stepped up borrowing through certificates of deposit (CDs) as deposit growth lags behind rising credit demand. In the fortnight ended November 28, 2025, banks raised nearly ₹ 78,000 crore via CDs, reflecting tight liquidity conditions in the banking system. This trend is expected to continue as credit growth accelerates while deposit accretion remains slow.
- Gap: 120 basis points

### **Is the Falling Rupee a Cause for Alarm?**

12 December 2025

- Minor imported inflation (~0.3–0.4% for a 5% depreciation).
- The Indian rupee recently depreciated beyond ₹90 per US dollar, sparking political debate and public concern. Economists Madan Sabnavis and Ranen Banerjee assess whether this decline signals deeper economic issues or is a short-term market phenomenon.
- **FPI Outflows:** Global investors seeking higher short-term returns abroad.
- Adequate forex reserves (~11 months of imports)

### **Rural Demand Revival as Incomes Rise: NABARD Survey**

12 December 2025

- 75.9% expect income to rise next year, the highest optimism since Sept 2024.
- 58.3% of households accessed only formal credit sources, up from 48.7% in Sept 2024.
- 80% of rural households consistently reported higher consumption over the past year.

- 67.3% of monthly income is spent on consumption – the highest share since survey inception.

### RBI Eases Rules on Current, CC and OD Accounts

12 December 2025

- Borrowers with loans below ₹10 crore can open CA/OD accounts with any bank, subject to conditions.
- A bank can operate a CA/OD account if it has at least 10% of the borrower's total exposure or 10% of fund-based exposure.
- In August 2020, RBI imposed tight restrictions to curb diversion of funds, effectively banning standalone current accounts for borrowers with CC/OD limits.
- Earlier, businesses with borrowings of ₹5 crore or more could open current accounts only with their lending banks.

| Aspect              | Current Account (CA)                 | Cash Credit (CC) Account                                 | Overdraft (OD) Account                                 |
|---------------------|--------------------------------------|----------------------------------------------------------|--------------------------------------------------------|
| Nature              | Deposit account                      | Working capital loan facility                            | Short-term credit facility                             |
| Primary Purpose     | Routine business transactions        | Financing day-to-day operational expenses                | Meeting short-term liquidity gaps                      |
| Interest on Balance | No interest paid                     | Not applicable                                           | Not applicable                                         |
| Interest Charged    | Not applicable                       | Charged only on utilised amount                          | Charged only on overdrawn amount                       |
| Withdrawals         | Unlimited                            | Up to sanctioned credit limit                            | Beyond balance up to approved limit                    |
| Credit Limit        | Not applicable                       | Sanctioned based on stock, receivables, or drawing power | Sanctioned limit based on creditworthiness or security |
| Revolving Nature    | Not applicable                       | Yes, repaid amount can be reborrowed                     | Yes                                                    |
| Linkage             | Base account for business operations | Usually linked to CA                                     | Linked to CA or Savings Account                        |
| Security            | Not required                         | Generally secured (inventory, receivables)               | Can be secured or unsecured                            |
| Cost of Credit      | Not applicable                       | Lower than OD                                            | Generally higher than CC                               |
| Typical Users       | Businesses, firms, institutions      | Manufacturing, trading, MSMEs                            | Businesses and individuals                             |
| Common Uses         | Payments, receipts, settlements      | Inventory purchase, wages, operating costs               | Temporary cash flow mismatches                         |

### SEBI Notifies Leadership and Governance Framework for Market Infrastructure Institutions (MIIs)

12 December 2025

- Regulatory Oversight Committee and Risk Management Committee will meet the ED (Regulation & Risk) on similar terms
- Improve transparency in senior appointments and performance oversight
- ED (Regulation, Compliance & Risk): Responsible for regulatory affairs, compliance, risk management and investor grievances
- PIDs will oversee annual performance assessments of both EDs

### Foreign Exchange Management Act (FEMA), 1999

13 December 2025

- The Foreign Exchange Management Act (FEMA), 1999 is India's primary law governing foreign exchange transactions, external trade, and cross-border capital flows. It replaced the more restrictive Foreign Exchange Regulation Act (FERA), 1973.
- Indian residents who ask friends, associates, or agents abroad to make initial payments (10–20%) for overseas purchases—such as artwork, luxury watches, or real estate—risk violating the Foreign Exchange Management Act (FEMA), even if the transactions are genuine. The Enforcement Directorate (ED) has recently issued notices highlighting this issue, invoking Section 3(a) of FEMA.
- Authorises dealers (banks, money changers)
- Authorised Person (AP): Banks or entities licensed by RBI to deal in foreign exchange

| Aspect           | FERA (1973)                   | FEMA (1999)                   |
|------------------|-------------------------------|-------------------------------|
| Approach         | Restrictive                   | Facilitative                  |
| Nature of law    | Criminal                      | Civil                         |
| Focus            | Conservation of forex         | Management of forex           |
| Presumption      | Guilty unless proven innocent | Innocent unless proven guilty |
| Economic context | Closed economy                | Liberalised economy           |

### SEBI Mandates Two Executive Directors to Strengthen Market Infrastructure Institutions (MIIs)

13 December 2025

- Appointments must be made through open advertisements in national newspapers
- Public Interest Directors (PIDs) will oversee annual performance evaluations
- Statutory committees will continue to engage independently with key managerial personnel at least once every quarter

"You do not need more hours. You need the same hour, every day."

### SEBI Announces Talks to Ease SIF Distributor Exam

#### 50 Years of Regional Rural Banks

14 & 15 December 2025

- Founded: On 26 September 1975, under the Regional Rural Banks Act, 1976.
- Established on October 2, 1975
- Sponsor Bank: 35%
- Regional Rural Banks Act, 1976

#### SEBI Weighs Margin Cut to Boost Non-Expiry Day F&O Trading

14 & 15 December 2025

- SPAN covers ~99.975% of risk scenarios, while ELM acts as a risk guardrail.
- Covers 99.975% of risk scenarios
- ELM may be reduced from 2% → 0.5–1%
- ELM likely to remain at 2%

#### Govt Urges Banks to Reprice MSME Loans

14 & 15 December 2025

- Banks advised to offer existing borrowers the option to switch to external benchmark-based interest rates.
- Micro enterprises: 6 months
- Small enterprises: 3 months
- For domestic manufacturers producing export-oriented products.

#### Unemployment Rate Dips to 4.7% in November: PLFS

16 December 2025

- Increased from 52.8% (April 2025) to 53.2% (November 2025)
- The Periodic Labour Force Survey (PLFS), conducted by the National Statistical Office (NSO) under the Ministry of Statistics & Programme Implementation (MoSPI), provides monthly estimates of key labour market indicators for persons aged 15 years and above.
- Declined to 4.7% in November
- Lowest since April, when it was 5.1%

#### Draft Insurance Amendment Bill, 2025

16 December 2025

- Insurance Act, 1938
- Life Insurance Corporation Act, 1956
- Insurance Regulatory and Development Authority Act, 1999
- Maximum 50% of disclosed surplus

16 December 2025

- Minimum investment: ₹10 lakh (PMS: ₹50 lakh)
- Distributors can qualify for the specific SIF strategies they intend to sell
- Focus remains on ensuring distributors can explain risks clearly to investors
- Target investors: Risk-tolerant, informed investors

#### Objective

17 December 2025

- FDI in insurance companies increased from 74% to 100%.
- Chairperson and whole-time members of IRDAI or insurance boards to have a five-year term or until age 65, whichever is earlier (current limit: 62 for members, 65 for Chairperson).
- Ownership & Control: Investor typically acquires 10% or more of voting shares or management control.
- The Lok Sabha passed an amendment bill to raise foreign direct investment (FDI) limit in India's insurance sector to 100% from 74% earlier, in a move that is likely to boost competition and spur capital inflows.

| Feature                        | FDI (Foreign Direct Investment)              | FPI (Foreign Portfolio Investment)      |
|--------------------------------|----------------------------------------------|-----------------------------------------|
| <b>Ownership &amp; Control</b> | Significant (≥10% stake, management control) | Minimal (<10% stake, no control)        |
| <b>Investment Horizon</b>      | Long-term                                    | Short-term                              |
| <b>Forms</b>                   | Equity in business, M&A, joint ventures      | Stocks, bonds, mutual funds             |
| <b>Influence on Management</b> | Yes                                          | No                                      |
| <b>Impact on Economy</b>       | Jobs, technology transfer, infrastructure    | Liquidity, capital inflow, market depth |
| <b>Risk &amp; Stability</b>    | Lower volatility, more stable                | Higher volatility, market-sensitive     |

#### Rupee Breaches 91 per Dollar, Becomes Weakest Asian Currency in 2025

17 December 2025

- Analysts argue that earlier attempts to keep the rupee tightly pegged (around ₹83 per dollar) have constrained flexibility and contributed to current pressures.
- Experts suggest the RBI's restrained intervention appears deliberate rather than reactive.
- With India's growth strong and inflation under control, policymakers may be comfortable allowing gradual depreciation.

| Factor                           | Details / Impact                                                                                                                                                                                                                    |
|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Trade & Geopolitical Uncertainty | <ul style="list-style-type: none"> <li>- Uncertainty over India–U.S. trade deal affecting investor sentiment.</li> <li>- Global trade tensions increasing risk aversion in financial markets.</li> </ul>                            |
| Capital Outflows                 | <ul style="list-style-type: none"> <li>- FPIs withdrew ~\$2.7 billion in first two weeks of December.</li> <li>- One of the largest monthly outflows of 2025, pressuring the rupee.</li> </ul>                                      |
| Global Macro Pressures           | <ul style="list-style-type: none"> <li>- Rising U.S. bond yields and expected Bank of Japan rate hike triggering yen carry trade unwinding.</li> <li>- Leads to sell-off in emerging-market assets, including the rupee.</li> </ul> |

### PFRDA Allows Loans Against Pension Savings Under NPS

17 December 2025

- Lien/charge limited to 25% of the subscriber's own contribution, in line with partial withdrawal limits.
- 15 years, or
- Till 60 years of age, whichever is earlier.
- Lump sum withdrawal limit increased to 80% of corpus.

### Unclaimed Bank Deposits in India More Than Double in Five Years

17 December 2025

- This represents about 3% of total unclaimed deposits as of June 30, 2025
- Amount returned to rightful owners: Nearly ₹2,000 crore
- Accounts with no transactions for a prolonged period (usually 24–36 months) are classified as dormant.
- Account holders or their nominees can claim unclaimed deposits by submitting KYC documents and proof of ownership.

### India Needs Indian Banks

17 December 2025

- Promoter holding: 61% at conversion from NBFC to bank
- Example: Kotak Mahindra Bank (2001)
- RBI required reduction only to 49%, not dispersed ownership
- Promoter stake capped at 40% initially, to be reduced to 15% within 12 years

### Sebi Board to Review MF Fee Structure and Stock Broker Rules

17 December 2025

- Align regulations with the Companies Act, 2013
- Earlier proposal (2023) faced strong industry resistance

- Revised proposal floated in October 2025
- Review of three-decade-old Stock Brokers Regulations

### RBI Injects \$5 Billion via Currency Swap to Boost Liquidity

17 December 2025

- The Reserve Bank of India (RBI) is facing early signs of liquidity strain among banks. Surplus funds with lenders have fallen sharply from ₹4 trillion in early August to about ₹1.3 trillion (\$14.3 billion) in December 2025. The 10-year government bond yield has risen by ~10 basis points since RBI cut policy rates on 5 December, signaling tightening market conditions.
- One party provides a certain amount in its currency (e.g., rupees), while the other provides an equivalent amount in a foreign currency (e.g., U.S. dollars).
- Reversal Agreement:
- Inject Liquidity: When RBI buys dollars from banks against rupees, it injects rupee cash into the banking system, increasing liquidity.

### SEBI Overhauls Mutual Fund Cost Framework and Stockbroking Rules

18 December 2025

- The Securities and Exchange Board of India (Sebi) has revised the cost structure for the ₹80 trillion mutual fund industry, effective 1 April 2026, to enhance transparency and ease investor understanding.
- 1 basis point = 0.01%
- Therefore, 6 bps = 0.06%
- SEBI has modernised stockbroker rules for the first time since 1992.

### PFRDA Allows Up to 80% NPS Withdrawal

18 December 2025

- Withdrawal limit raised: Earlier: 60% Now: 80% of corpus can be withdrawn
- Subscriber age limit extended: NPS account can now be continued up to 85 years, up from 75 years earlier
- Systematic Redemption: Regulator reiterates option for systematic unit redemption, similar to mutual fund SWP Can be used only within the 80% withdrawal limit
- Currently, only 60% withdrawal is tax-free

### Amazon Pay Launches Biometric UPI Authentication Feature

18 December 2025

- Users can make UPI payments without entering a PIN.
- Amazon Pay claims this is an industry-first feature in India for UPI transactions.

**Securities Markets Code Bill 2025**

19 December 2025

- Securities Contracts (Regulation) Act, 1956
- SEBI Act, 1992
- Depositories Act, 1996
- Board size to increase from 9 to up to 15 members, including the chairperson.

**RBI Board Approves Risk-Based Deposit Insurance**

20 December 2025

- Banks currently pay 12 paise per ₹100 of assessable deposits as insurance premium.
- Operated by the Deposit Insurance and Credit Guarantee Corporation (DICGC) since 1962.
- Differentiated premium charges based on bank soundness
- Premium alignment with bank-specific risk

**IRDAI proposes allowing insurers to invest 20% in debt of public infra SPVs**

20 December 2025

- Insurers may invest up to 20% of their funds in debt instruments issued by infrastructure SPVs.
- The Insurance Regulatory and Development Authority of India (IRDAI) has proposed a regulatory change permitting insurers to invest up to 20% of their controlled fund in debt instruments issued by public limited Special Purpose Vehicles (SPVs) operating in the infrastructure sector.
- The draft circular removes the earlier requirement of a parent company guarantee, making it easier for insurers to invest.
- Has greater financial transparency and regulatory oversight

**Employees' Deposit Linked Insurance (EDLI) Scheme**

20 December 2025

- Employees pay ₹0. Contribution is entirely by the employer.
- Employer pays 0.5% of basic wages + DA (up to a ceiling wage of ₹15,000).
- Maximum payable: ₹7 lakh
- The EDLI Scheme (1976) is a compulsory life-insurance cover provided to all employees who are members of the Employees' Provident Fund (EPF). It ensures a lump-sum financial benefit to the nominee/legal heir in case the employee dies while in service, regardless of cause, location, or duration of employment.

**RBI Slaps ₹61.95 Lakh Penalty on Kotak****Mahindra Bank**

21 &amp; 22 December 2025

- Banking Regulation Act, 1949
- Credit Information Companies (Regulation) Act, 2005
- The Reserve Bank of India (RBI) has imposed a monetary penalty of ₹61.95 lakh on Kotak Mahindra Bank for non-compliance with regulatory norms, detected during a supervisory inspection.
- Penalty Amount: ₹61.95 lakh (≈ ₹62 lakh)

**SEBI group to Review Non-Agri Commodity Derivatives**

21 &amp; 22 December 2025

- Commodity derivatives market brought under SEBI in 2015

**Gold Most Stable Asset During Geopolitical Tensions: RBI Staff Study**

23 &amp; 24 December 2025

- High prices during 2022–2025 reflect investor response to global uncertainty and tensions
- Reflect flight-to-safety behaviour, where strong demand lowers yields but creates moderate volatility due to shifting capital flows
- Volatility rises sharply with increases in the Geopolitical Risk (GPR) Index

**Global Headwinds Strong, but Growth Stable: RBI Report**

23 &amp; 24 December 2025

- GDP growth (Q2 FY26): 8.2%
- Unanimously cut the repo rate by 25 bps to 5.25%
- Cumulative rate cut since Feb 2025: 125 bps
- Highest in six quarters

**Mswipe Technologies Receives Final Payment Aggregator Licence from RBI**

23 &amp; 24 December 2025

- Non-Banking Financial Company (NBFC) licence (granted in 2022)
- Final PA approval places Mswipe among a select group of fully authorised Payment Aggregators in India.
- In December 2025, digital payments firm Mswipe Technologies Private Limited received the final Payment Aggregator (PA) licence from the Reserve Bank of India (RBI). The licence allows Mswipe to operate both online and offline merchant payment acceptance under a single, unified regulatory framework.

**South Indian Bank Launches 'RuPay SIB Paytag'**

23 &amp; 24 December 2025

- Transactions above ₹5,000
- Up to ₹1,00,000 at POS or online
- On December 20, 2025, entity ["organization", "South Indian Bank", "private sector bank india"] (SIB) launched the 'RuPay SIB Paytag Sticker', a contactless payment solution that enables fast and secure transactions at Point-of-Sale (POS) terminals and e-commerce platforms, without the need for a physical debit card.

### RBI Defers Faster Cheque Clearance (CCSR Phase-2)

25 & 26 December 2025

- Cheque settlement within 3 hours
- Cheques are still cleared faster than before, but not within 3 hours
- Once Phase-2 starts, customers can expect:
- The Reserve Bank of India (RBI) has postponed the January 3, 2026 deadline for rolling out Phase-2 of faster cheque clearing under the Continuous Clearing and Settlement on Realisation (CCSR) system in the Cheque Truncation System (CTS).

### Securities Markets Code, 2025 (SMC 2025)

25 & 26 December 2025

- Securities Contracts (Regulation) Act, 1956
- Securities and Exchange Board of India Act, 1992
- Depositories Act, 1996
- SEBI's board strength increased from 9 to 15 members

### RBI to Infuse ₹3 Trillion Liquidity After Rupee Defence

25 & 26 December 2025

- The Reserve Bank of India (RBI) is set to inject around ₹3 trillion of durable liquidity into the banking system to offset the tightening impact of its recent foreign-exchange intervention aimed at supporting the rupee.
- RBI intervention strengthened the rupee from ₹91/\$ to ₹89/\$
- This shifted liquidity from a persistent deficit (since mid-December 2024) to a surplus by end-March 2025.
- As a result, system liquidity conditions tightened despite a recent 25 basis point repo rate cut

### Gold is the most stable asset during global tensions: RBI study

25 & 26 December 2025

- A stock index (like Nifty 50 or Sensex)
- Prices swing sharply due to supply disruptions, wars, and sanctions
- Investors move money to gold in crises, which keeps it stable

- Investors buy them during stress ("flight to safety"), lowering yields but causing some market movement

### Insurance Regulatory and Development Authority of India fines Reliance General Insurance ₹1 crore

27 December 2025

- IRDAI examined four charges under provisions of the Insurance Act, 1938 and related regulations.
- The Insurance Regulatory and Development Authority of India (IRDAI) has imposed a ₹1 crore penalty on Reliance General Insurance Company for violations related to commission payments, outsourcing norms and corporate governance guidelines.
- IRDAI invoked this section to levy the ₹1 crore monetary penalty.
- The action followed a remote inspection conducted in 2021.

### SEBI Simplifies Procedure for Issuing Duplicate Securities

27 December 2025

- Threshold doubled: Simplified process now applicable for holdings up to ₹10 lakh
- The value limit for availing simplified documentation has been enhanced from ₹5 lakh to ₹10 lakh.
- Investors with securities valued up to ₹10 lakh will now face reduced compliance requirements.
- For securities valued up to ₹10,000, notarisation is no longer mandatory.

### Insurers to Move Away from One-Size-Fits-All Models

27 December 2025

- All insurers had to maintain a uniform solvency ratio (150%)
- Insurance companies in India are set to change how they price policies and manage risk as the Insurance Regulatory and Development Authority of India (IRDAI) introduces two major reforms from April 2026.
- Low-risk and high-risk insurers were treated similarly
- Insurers will now need to keep capital based on the risk they take, not a fixed solvency rule.

### IRDAI Gets More Powers to Prevent Mis-selling

27 December 2025

- Clause 36 amends Section 40 of the Insurance Act, 1938
- Section 42D (amended) empowers IRDAI to:
- The Insurance Regulatory and Development Authority of India (IRDAI) has been granted enhanced statutory powers to curb insurance mis-selling through provisions in the Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025,

recently cleared by Parliament.

- Clause 25 substitutes Section 32A of the Insurance Act

### India's IPO Market Hits Record Highs

27 December 2025

- India's IPO market has touched historic highs, raising about ₹3.8 lakh crore through 701 IPOs during 2024–25, surpassing the total capital raised in the previous four years combined. This reflects strong investor confidence, deepening capital markets, and robust corporate fundraising.
- A single, pre-determined issue price is fixed by the company in consultation with merchant bankers.
- Investors know the exact price at which shares are offered.
- Appointment of investment banks/merchant bankers

### SBI launches YONO 2.0

27 December 2025

- India's largest public sector bank, State Bank of India (SBI), has launched YONO 2.0, an upgraded version of its flagship digital banking platform YONO (You Only Need One).
- Customers can move seamlessly across devices without re-authentication.
- Personalised insights on spending, savings, and financial behaviour.
- Offers banking plus:

### Canara Bank launches Canara aiiPe – UPI Application

27 December 2025

- Person-to-person (P2P) transfers
- Delegates can transact within a predefined monthly limit (e.g., ₹15,000)
- Users already registered on other UPI apps can start using aiiPe without repeating full onboarding.
- Public sector lender Canara Bank has launched Canara aiiPe, a new Unified Payments Interface (UPI) application aimed at enabling simple, secure, and inclusive digital payments.

### Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025

28 & 29 December 2025

- The most significant change is raising the FDI cap in Indian insurance companies from 74% to 100% of paid-up equity. This allows full foreign ownership under the automatic route, intended to attract capital, global expertise, and innovation.
- The Bill lowers net-owned fund requirements for foreign re-insurers from ₹5,000 crore to ₹1,000 crore, making it easier for global reinsurers to establish a presence in India and deepen the reinsurance market.
- The Indian Parliament has passed the Sabka Bima Sabki Raksha (Amendment of Insurance Laws) Bill, 2025, introducing wide-ranging changes to insurance laws that had remained largely static for decades.
- The Insurance Regulatory and Development Authority of India (IRDAI) gets enhanced powers to:

### Aryaman Finance Receives CoR from RBI to Operate as NBFC

28 & 29 December 2025

- Registration granted under Section 45-IA of the RBI Act, 1934
- In December 2025, Aryaman Finance (India) Limited (AFIL) received a Certificate of Registration (CoR) from the Reserve Bank of India (RBI) to commence operations as a Non-Banking Financial Company (NBFC).
- Authority: RBI

### Canara HSBC Life Insurance Partners with Equitas Small Finance Bank

28 & 29 December 2025

- Canara HSBC Life Insurance has entered into a strategic bancassurance partnership with Equitas Small Finance Bank to expand life insurance access across India.

### PayNearby Gets NPCI TPAP Licence; Launches 'Saathi' App

28 & 29 December 2025

- Founded: 2008
- Headquarters: Mumbai, Maharashtra
- Personal loans
- TPAPs are non-bank entities authorised to:

**TEST YOURSELF · BANKING AND FINANCE**

Fill the blank from memory, then check. Answers are at the foot of the box.

1. Founded: On \_\_\_\_\_, under the Regional Rural Banks Act, 1976.
2. Operational creditors face an average wait of \_\_\_\_\_ vs 450 days in 2019.
3. Total complaints (2024–25): 13.34 lakh, up \_\_\_\_\_ from the previous year.
4. At least \_\_\_\_\_ must be towards priority sectors.
5. \_\_\_\_\_: Adhere to Foreign Exchange Management Act (FEMA), 1999 for currency conversion and outward/inward remittances.

**Answers** 1 26 September 1975 · 2 650 days in 2022 · 3 13.5% · 4 75% of Adjusted Net Bank Credit (ANBC) · 5 Foreign Exchange Compliance

## AGRICULTURE · 22

**India Pushes for Mutual Recognition of Agri Goods Testing**

28 &amp; 29 November 2025

- Example: India-Australia MRA (Sept 2025) on organic products enables cross-recognition of certification for a range of organic goods.
- Approximately 45–50% of India's agricultural export basket could be covered under these MRAs.
- MRAs allow trading partners to mutually accept each other's testing and certification systems.

**Indian Seed Sector**

28 &amp; 29 November 2025

- Purpose: Replace the Seeds Act, 1966 and Seeds (Control) Order, 1983 to regulate seed quality, facilitate production and supply of high-quality seeds, and improve traceability.
- A draft Seeds Bill (2025)
- Proposed amendments to PPVFRA (Protection of Plant Varieties and Farmers Rights Authority)
- India is a signatory since 2004; currently, only 9 crops (26,563 accessions) notified under the Multilateral System (MLS).

**37,000-Year-Old Thorny Bamboo Fossil – Manipur**

28 &amp; 29 November 2025

- Fossil retains thorn scars, nodes, and buds, features rarely preserved due to bamboo's hollow, fragile structure.
- Confirms Northeast India as a climatic refugium, while harsh Ice Age conditions wiped bamboo out in regions like Europe.
- Evolutionary and Biodiversity Implications:
- Provides rare insights into plant evolution, resilience, and biodiversity in the Indo-Burma biodiversity hotspot.

**Scientists Raise Concerns Over ITPGRFA "Compromise Proposal"**

30 November 2025

- Event: 11th Session (GB11) of ITPGRFA
- Stakeholders Concerned: Scientists for Genetic Diversity
- Scope: Covers agronomic crops and forages listed in the treaty
- The "compromise proposal" may undermine genetic diversity protections

**Puducherry Launches NABARD-Supported****Smart Farmer ID Cards**

1 December 2025

- Launched By: Thiru K. Djeacoumar, Agriculture & Farmers' Welfare Minister
- Supporting Agency: NABARD (Grant: ₹9.50 lakh)
- On 27 November 2025, the Puducherry Agriculture and Farmers' Welfare Minister, Thiru K. Djeacoumar, launched Smart Farmer Identification Cards (SFIC) at the State Level Bankers' Committee (SLBC) meeting. Supported by NABARD under its Farm Sector Promotion Fund, the initiative aims to digitize farmers' records, streamline access to government schemes, and enhance transparency in agricultural financing.
- Attendance: Finance Secretary, Agriculture Secretary, NABARD GM, RBI GM, Indian Bank ED, senior officials, and farmers

**Saras Food Festival 2025**

1 December 2025

- Union Minister for Rural Development and Panchayati Raj, Shivraj Singh Chouhan, will inaugurate the Saras Food Festival 2025 in Delhi. The festival showcases India's diverse rural cuisine, women-led enterprises, and traditional food culture under the DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihoods Mission).
- Promote rural entrepreneurship and women-led SHGs.
- Provide urban consumers access to authentic regional cuisines.
- Organised by the Ministry of Rural Development under DAY-NRLM.

**Cluster-Based Natural Farming**

3 &amp; 4 December 2025

- Cluster-based natural farming involves a group of farmers in a defined area (typically 50+ hectares) adopting natural farming practices together.
- Jharkhand has identified 12 districts for 88 natural farming clusters, demonstrating the scalability and replicability of this model.
- Risk sharing through diversified cropping and livestock integration
- Objective: Make natural farming economically viable, scalable, and sustainable.

| Policy Objective          | Role of Cluster-Based Natural Farming                 |
|---------------------------|-------------------------------------------------------|
| Sustainable agriculture   | Promotes chemical-free, soil-friendly practices       |
| Farmer income enhancement | Collective marketing ensures better price realization |

| e-NAM Objective    | Role of Cluster-Based Natural Farming                                                           |
|--------------------|-------------------------------------------------------------------------------------------------|
| Climate resilience | Crop diversification and livestock integration reduce risk                                      |
| SDG alignment      | Contributes to SDG 2 (Zero Hunger), SDG 12 (Responsible Consumption), and SDG 15 (Life on Land) |

## World Soil Day 2025

5 December 2025

- With over 56% of the global population living in cities, urban soils provide indispensable ecosystem services:
- Urban Food Systems & Biodiversity: Fertile soils support rooftop gardens, parks, and community farms while sustaining microbes, pollinators, and earthworms.
- The 2025 campaign emphasizes community and institutional engagement to restore and protect urban soils:

## World Soil Day: Grasslands, Not Trees, Are Key to India's Climate Resilience

7 & 8 December 2025

- Post-independence, the National Wastelands Development Board (1985) continued this framing, classifying diverse ecosystems—scrublands, degraded pastures, barren areas—as “wastelands.”
- CAMPA-funded grassland restoration increased soil organic carbon (SOC) by 21% in two years, 50% by three years.
- Grasslands enhance soil fertility through organic matter deposition and support diverse microbial communities.
- Banni Grasslands store 27 metric tonnes of carbon per hectare up to 30 cm depth, making them among the most carbon-rich arid ecosystems globally.

## Pesticides Management Bill

7 & 8 December 2025

- Section 40(1)(d) allows inspectors to take samples without representative or randomised selection, potentially enabling selective enforcement and corruption.
- Regulatory Data Protection (RDP), allowing 5-year protection for new molecules, was present in the 2008 draft but dropped in current PMB.
- Registration & Licensing: Mandatory registration of all pesticides; licensing for manufacturers, distributors, and dealers.
- The draft gives excessive discretion to state licensing officers, without uniform central guidelines.

7 & 8 December 2025

- Bank account validation and e-KYC for farmers and traders using Aadhaar.
- e-NAM is a pan-India electronic trading platform for agricultural commodities, launched to create a unified national market for farmers.
- Facilitate direct access to buyers, assayers, and logistics providers.
- Onboarding of assaying, logistics, and other value-added service providers

## Food Inflation Dips

9 December 2025

- Facilitates RBI rate cuts from 6.50% to 5.25% since February 2025.
- Agriculture GDP growth at constant prices: 3.7% (Apr-Jun) and 3.5% (Jul-Sep) 2025.
- World Meteorological Organisation predicts a 55% chance of a weak La Niña, potentially causing a colder and longer winter, beneficial for rabi crops.
- At current prices: 3.2% and 1.8%, indicating price declines.

## Agri Business Summit 2025

9 December 2025

- Farm sector expected to grow 4% in FY 2025-26, up from 3.5% in FY 2024-25.
- India needs 5% annual agricultural growth to become Viksit Bharat (Developed Nation) by 2042.
- If agricultural growth remains around 4.6%, the target shifts to 2047-48.
- Overuse and imbalanced application of fertilisers (high urea dependence) are degrading soil quality.

## Tamil Nadu Launches Invasive-Species Eradication Drive: *Senna spectabilis*

10 December 2025

- Tamil Nadu has launched one of India's largest invasive-species eradication initiatives aimed at completely removing *Senna spectabilis* from all forest divisions by March 2026. The drive targets restoration of forest biodiversity and ecosystem health.
- Bright yellow flowers and long pods (15–30 cm) with hard-coated seeds
- Thrives in dry to moist deciduous forests, disturbed woodlands, and savannahs. Prefers full sunlight, adapts to poor soils, and spreads easily through prolific seeds.
- Height: 7–18 m, forming dense canopies

## India–Brazil MoU on Dairy Cattle & Buffalo Genomics

10 December 2025

- First B2G (Business-to-Government) Collaboration between India and Brazil in bovine genomics.
- B.L. Kamdhenu Farms' 10,000-head Integrated Model Dairy Farm, Bareilly
- Global Collaboration: Positions India and Brazil as leaders in tropical dairy genetics.

### Draft Seeds Bill 2025

10 December 2025

- The Draft Seeds Bill 2025 aims to modernize India's seed sector by replacing the outdated Seeds Act, 1966. It proposes a unified national framework for regulating seed production, distribution, and quality, ensuring that farmers receive certified, high-quality seeds. Key features include:
- Centralized accreditation may override state authority, ignoring local agro-climatic needs and biodiversity.
- Centralized Licensing & Registration: Seed producers must obtain a pan-India registration, replacing separate state-level approvals.
- Weakening of State Powers

### Green Revolution 2.0: Climate Action in India's Food Sector

11 December 2025

- While Indian consumers express interest in sustainability, price and taste often drive decisions.
- Ensuring resilience requires influencing millions of producers, each facing urgent daily risks beyond climate concerns.
- Market Expectations: Large buyers, commodity traders, and financial institutions increasingly demand evidence of emissions management.
- Partner with research institutions and agricultural centers.

### Centre Increases Minimum Support Price (MSP) for Copra

13 December 2025

- The Cabinet Committee on Economic Affairs (CCEA) has approved an increase in the Minimum Support Price (MSP) for copra for the 2026 market season, providing price assurance to coconut farmers amid rising input costs.
- Milling copra (Fair Average Quality): ₹12,027 per quintal
- Increase of ₹445 per quintal over the previous season

- Ball copra: ₹12,500 per quintal

### Transforming Marathwada: How Natural Farming Rescued the Borole Family from Agrarian Distress

14 & 15 December 2025

- Traditional Farming: For nearly 20 years, the Boroles relied on chemical-intensive farming (sugarcane, cotton, soybean), leading to soil degradation, high input costs, and declining profits.
- Debt Trap: Interest on private loans reached 10% per month, forcing the family to farm mainly to service debts.
- 69% of Nanded's population depends on agriculture
- 79% are small/marginal farmers with limited risk buffers (NABARD)

### Reforming the Fertiliser Subsidy in India

21 & 22 December 2025

- Over 85% farmers hold small land parcels
- Only 35–40% of nitrogen absorbed by crops
- 20–25% subsidised urea diverted to non-agricultural uses
- Fertiliser-grain response ratio fell to ~1:2.7 by 2015

### New Soil-dwelling Micro-arthropod Species *Neelus sikkimensis*

27 December 2025

- Act as indicators of soil health and ecosystem stability.
- In December 2025, scientists from the Zoological Survey of India (ZSI) announced the discovery of a new soil-dwelling micro-arthropod species, *Neelus sikkimensis*, from the high-altitude regions of Sikkim. This marks the first record of the genus *Neelus* in India.
- Habitat: Soil and moss layers in high-altitude Himalayan ecosystems
- Significance: First Indian record of the genus *Neelus*

### Agriculture Infrastructure Fund (AIF)

27 December 2025

- Launched: July 2020
- 3% interest subvention on loans up to ₹2 crore for 7 years
- Credit guarantee cover for loans up to ₹2 crore
- Minimum beneficiary contribution: 10% of project cost

**TEST YOURSELF · AGRICULTURE**

Fill the blank from memory, then check. Answers are at the foot of the box.

1. Farm sector expected to grow \_\_\_\_\_, up from 3.5% in FY 2024-25.
2. Facilitates \_\_\_\_\_ from 6.50% to 5.25% since February 2025.
3. The Cabinet Committee on Economic Affairs (CCEA) has approved an increase in the \_\_\_\_\_ for the 2026 market season, providing price assurance to coconut farmers amid rising input costs.
4. \_\_\_\_\_ subsidised urea diverted to non-agricultural uses
5. \_\_\_\_\_ on loans up to ₹2 crore for 7 years

**Answers** 1 4% in FY 2025-26 · 2 RBI rate cuts · 3 Minimum Support Price (MSP) for copra · 4 20-25% · 5 3% interest subvention

## FACTS TO REMEMBER · 117

**Kerala's Population to Grow Till 2041, Then Decline: New IIMAD-PFI Demographic Report**

28 &amp; 29 November 2025

- A new national-level report by the International Institute of Migration and Development (IIMAD) and the Population Foundation of India (PFI) projects Kerala's demographic trajectory up to 2051. The State will continue ageing rapidly, eventually becoming India's oldest State, with population growth peaking around 2041 before entering a slow decline.

**Portugal wins its maiden FIFA u-17 World Cup title**

28 &amp; 29 November 2025

- Portugal won the FIFA u-17 World Cup title on Thursday, beating Austria 1-0 in the final. Anisio Cabral scored into an empty net in the 32nd minute. It was Portugal's first u-17 title.

**PM Modi's Visit to Goa and Udupi – Highlights**

28 &amp; 29 November 2025

- Era: 13th century CE

**Blind Women's T20 World Cup 2025**

28 &amp; 29 November 2025

- Indian Women's Blind Cricket Team won the first-ever Blind Women's T20 World Cup, defeating Nepal by 7 wickets in the final.

**Jakarta becomes the world's largest city – UN urbanisation report**

28 &amp; 29 November 2025

- According to the latest United Nations World Urbanisation Prospects 2025 report, Jakarta has overtaken Tokyo to become the world's largest city by population.
- Jakarta (Indonesia) now has an estimated population of around 42 million people.
- Dhaka (Bangladesh) is the second-largest city, with nearly 37 million residents.
- Tokyo (Japan), which held the top position for decades, now ranks third with about 33 million people.

**Operation Sagar Bandhu**

28 &amp; 29 November 2025

- Rapid Humanitarian Assistance and Disaster Relief (HADR) mission by India to support Sri Lanka after Cyclone Ditwah, which caused severe floods and over 80 deaths. Reflects India's Neighbourhood First

and Vision MAHASAGAR maritime cooperation frameworks.

**India Records 8.2% Q2 GDP Growth**

28 &amp; 29 November 2025

- India's GDP grew 8.2% in Q2 (July–September) of FY26, marking the highest growth in six quarters, driven by strong manufacturing and services sector performance.

**India secures third rank in Asia Power Index 2025**

28 &amp; 29 November 2025

- India has secured third ranking in the Asia Power Index 2025, while the U.S. and China occupy the first and second spots.

**India Re-Elected to UNESCO Executive Board for 2025–29 Term**

28 &amp; 29 November 2025

- India has been re-elected to the UNESCO Executive Board for the 2025–29 term.

**Crisil raises GDP growth forecast to 7% in FY26**

30 November 2025

- Crisil has raised its forecast for the country's GDP growth to 7% from 6.5% for the current financial year, following the first-half growth of 8% that exceeded expectations.

**Arunachal Pradesh's Traditional 'Dao' Blade and Yak Churpi Receive GI Tag**

30 November 2025

- Arunachal Pradesh secured two new Geographical Indication (GI) tags in November 2025 for its traditional blade 'Dao' and the high-altitude dairy product Yak Churpi. The recognition by the GI Registry (DPIIT, Ministry of Commerce & Industry) highlights the rich craftsmanship, indigenous food heritage and cultural identity of tribal communities in the state.

**Indira Gandhi International Airport becomes first in India to achieve "water-positive" status**

1 December 2025

- Indira Gandhi International Airport (IGIA) has become the first airport to achieve water positive status in the country with a capacity of more than 40 million passengers per annum.

### Government Sanctions ₹17 Crore Under PM Janjatiya Unnat Gram Abhiyan for Tribal Homestays and Development

1 December 2025

- Over 17 crore rupees have been approved under Pradhan Mantri Janjatiya Unnat Gram Abhiyan to provide funding support for development and renovation of Tribal Homestays and village community requirements.

### India finishes strong at World Skills Asia Competition 2025, Secures 8th Rank in first-ever participation

1 December 2025

- India marked a significant milestone on the global skills stage by securing 8th rank in its first-ever participation at the World Skills Asia Competition 2025, competing against 29 nations.

### RBI appoints Usha Janakiraman executive director

2 December 2025

- The Reserve Bank of India (RBI) said that it has appointed Usha Janakiraman Executive Director (ED) with effect from December 1.

### PMJAY Expansion for 70+ Age Group Covers 700K Treatments Since Launch

2 December 2025

- The Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (ABPMJAY), India's flagship health insurance scheme, was expanded in October 2024 to include people aged 70 years and above. As of October 2025, the scheme has authorised over 700,000 treatments worth ₹1,471 crore for this age group, significantly reducing out-of-pocket expenses for elderly beneficiaries.

### Lok Sabha Passes Manipur GST Bill

2 December 2025

- On the first day of the Winter Session 2025, the Lok Sabha passed the Manipur Goods and Services Tax (Second Amendment) Bill, 2025, which replaces an Ordinance implementing GST reforms in Manipur. The passage occurred amid disruptions by Opposition members demanding a debate on the Special Intensive Revision (SIR) of electoral rolls.

### Former England batter Robin Smith passes away

3 & 4 December 2025

- Former England batter Robin Smith passed away aged 62, English county side Hampshire announced. The South Africa-born Smith, who played 62 Tests

between 1988 and 1996, died unexpectedly on Monday in Australia, where he lived, his family said.

### Sanchar Saathi App Can Be Deleted from Devices, Says Minister Scindia

3 & 4 December 2025

- The Union government has issued new directions requiring smartphone manufacturers to pre-install the Sanchar Saathi app on all devices sold in India from March 2026. The move has drawn concerns regarding privacy, surveillance, and app permissions. Responding to these concerns, Union Communications Minister Jyotiraditya Scindia clarified that the app neither snoops on users nor monitors their calls, and it can be deleted if a user does not want it.

### Parliament Passes Central Excise (Amendment) Bill, 2025 to Raise Tobacco Duties

3 & 4 December 2025

- The Parliament today passed the Central Excise (Amendment) Bill, 2025 with the Rajya Sabha approving and returning it to the Lok Sabha.

### Union Minister Annpurna Devi launches 100-Day Intensive Awareness Campaign for Child Marriage Free Bharat

3 & 4 December 2025

- Union Minister of Women and Child Development (WCD) Annpurna Devi today launched the 100-Day Intensive Awareness Campaign for a Child Marriage Free Bharat in New Delhi, marking the first anniversary of the Bal Vivah Mukht Bharat campaign.

### Ex-Mizoram Governor Swaraj Kaushal dies

5 December 2025

- Swaraj Kaushal, former Governor of Mizoram and a senior advocate, passed away on Thursday afternoon. He was 73.

### India to Host 20th UNESCO Intangible Cultural Heritage Committee Session at Red Fort

5 December 2025

- India will host the 20th session of the Intergovernmental Committee for the Safeguarding of the Intangible Cultural Heritage-ICH from 8th till 13th of this month at Red Fort in New Delhi.

### Indian Army Hosts Inno-Yoddha 2025 to Promote Soldier-Led Innovation

5 December 2025

- The Indian Army today conducted its annual Idea and Innovation Competition and Seminar, Inno-

Yoddha 2025 in New Delhi.

### Lok Sabha Passes Health & National Security Cess Bill

5 December 2025

- The Lok Sabha has passed the Health Security and National Security Cess Bill, 2025.

### 14th round of India-Oman Strategic Consultative Group meeting takes place in Muscat, Oman

5 December 2025

- The 14th round of the India-Oman Strategic Consultative Group meeting was held on December 4, 2025, in Muscat, Oman.

### 11th India International Science Festival Begins in Panchkula

6 December 2025

- The 11th India International Science Festival – IISF, organised by the Union Ministry of Science and Technology, started today at Dussehra Ground, Panchkula.

### 11th India International Science Festival begins at Dussehra Ground, Panchkula

6 December 2025

- The first session of the 11th India International Science Festival – IISF, organised by the Union Ministry of Science and Technology, started today at Dussehra Ground, Panchkula.

### Bangladesh downs Austria, wins Challenger Trophy

9 December 2025

- Bangladesh secured the Challenger Trophy at the FIH Junior Men's World Cup 2025 after a 5-4 win over Austria.

### Zoravar finishes seventh in India's best-ever campaign

9 December 2025

- Zoravar Singh Sandhu finished seventh in the men's trap final with seven hits in first 10 targets as India concluded an impressive campaign at the ISSF World Cup Final with six medals, including two gold.

### Declining MGNREGA Dependence Signals Improving Rural Economy

9 December 2025

- Demand for work under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has shown a sharp and sustained

decline, suggesting improving economic conditions in rural India. In October 2025, households seeking MGNREGA work fell 35.3% year-on-year, marking one of the steepest mid-year drops in recent years.

### President Droupadi Murmu confers National Handicrafts Awards in New Delhi

9 December 2025

- President Droupadi Murmu has conferred the National Handicrafts Awards for 2023 and 2024 in New Delhi. These prestigious national accolades celebrate exceptional artistic mastery and underscore the Government's commitment to preserving and promoting India's rich and diverse handicraft heritage.

### 8th Edition of Smart India Hackathon 2025 Begins: MIC

9 December 2025

- The 8th edition of the Smart India Hackathon (SIH) 2025, announced by the Ministry of Education's Innovation Cell (MIC), Government of India, in collaboration with AICTE, began today across 60 nodal centres in the country.

### PM Modi Welcomes 20th UNESCO Session on Intangible Cultural Heritage in India

9 December 2025

- Prime Minister Narendra Modi today expressed happiness at the commencement of the 20th session of UNESCO's Committee on Intangible Cultural Heritage in the country.

### 2nd WHO Global Summit on Traditional Medicine, 2025

10 December 2025

- India has officially started the countdown to the 2nd WHO Global Summit on Traditional Medicine, scheduled from 17–19 December 2025 at Bharat Mandapam, New Delhi. The summit aims to promote the scientific validation, policy integration, and global collaboration in traditional and complementary medicine.

### PFC and SIDBI Scraps ₹11,500-Crore Bond Issuances Amid Rising Yields

10 December 2025

- State-run lenders Power Finance Corporation (PFC) and Small Industries Development Bank of India (SIDBI) withdrew planned bond issuances totaling ₹11,500 crore after investor bids came at yields higher than expected. This comes despite the 25-bps rate cut announced by the Reserve Bank of India (RBI) in its December 5 policy review.

**President Murmu meets India's 2025 women's World Boxing Champions**

10 December 2025

- Indian women boxers who won the 2025 World Boxing Championships in Liverpool called on President Droupadi Murmu at Rashtrapati Bhavan.

**"Rage-Bait" Named OED Word of the Year**

11 December 2025

- The Oxford English Dictionary (OED) has named "rage-bait" as its Word of the Year 2025, reflecting the growing influence of manipulative tactics used to drive online engagement. Its usage reportedly tripled in 2025, surpassing contenders "aura farming" and "biohack".

**ACS Supriya Sahu of Tamil Nadu wins UNEP 2025 Champions of the Earth Award**

11 December 2025

- The Additional Chief Secretary of the Department of Environment, Climate Change and Forests of Tamil Nadu, Ms Supriya Sahu, has won the UN Environment Programme's 2025 Champions of the Earth Award.

**Axis AMC to Launch Third Private Credit Fund**

12 December 2025

- Target Corpus: Up to ₹2,000 crore

**India's Retail Inflation Rises to 0.71% in November**

12 December 2025

- India's retail inflation rose to 0.71 per cent in November this year on an annual basis, up from a record low of 0.25 per cent recorded in October.

**Sudha Murty Inaugurates 'Craftkatha 2025' to Celebrate India's Handicraft Heritage**

12 December 2025

- Rajya Sabha MP, Sudha Murty, today inaugurated "Craftkatha - 2025", an exhibition showcasing artisans from across India, as part of the National Handicrafts and Heritage Week 2025 celebrations in New Delhi.

**8th India-Austria Foreign Office Consultations Held in Vienna**

12 December 2025

- Secretary (West), External Affairs Ministry, Sibi George and Austria's Secretary General for Foreign Affairs, Nikolaus Marschik, held the 8th round of India-Austria Foreign Office Consultations in Vienna.

**Project Cheetah Sees Second Generation Born in Kuno National Park**

12 December 2025

- Project Cheetah marks a significant step in India's biodiversity restoration efforts, aiming to re-establish a once-lost species. Launched on 17 September 2022, when Prime Minister Narendra Modi released eight cheetahs from Namibia into Kuno National Park

**Nepal to Allow Indian High-Denomination Currency Notes**

13 December 2025

- Nepal is set to allow Indian currency notes above ₹100, nearly a decade after banning high-denomination notes. Nepal Rastra Bank is in the final stages of issuing the official notice in the Nepal Gazette.

**MGNREGA to Get New Name and More Work Days**

13 December 2025

- The government is set to rename the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA) as Pujya Bapu Grameen Rozgar Yojana. The mandatory employment days per rural household will rise from 100 to 125 days annually.

**Ministry of Education celebrates Bharatiya Bhasha Utsav 2025**

14 &amp; 15 December 2025

- The Department of School Education and Literacy (DoSEL), Ministry of Education, celebrated the valedictory Function of Bharatiya Bhasha Utsav (BBU) 2025 on 11th December 2025 on the occasion of National Bal Bhavan, New Delhi.

**2025 Passport Index: UAE Retains Top Spot, India at 67th**

14 &amp; 15 December 2025

- India ranked 67th globally with a mobility score of 74, granting visa-free access to 74 countries, covering 37% of the world.
- In December 2025, Arton Capital, a Canada-based global financial advisory firm, released the 2025 Passport Index, ranking passports worldwide based on travel freedom and mobility. Top-ranked Passport: United Arab Emirates (UAE)
- It is followed by Singapore and Spain which are placed jointly at 2nd spot in the index, with both countries securing an overall MS of 175.

**ASEAN-India Tourism Exchange Programme 2025 Kicks Off in Guwahati**

14 &amp; 15 December 2025

- The ASEAN-India Tourism Professionals Exchange Programme 2025 began in Guwahati with two days of intensive interactions between tourism professionals from India and ten ASEAN Member States.

### Rajya Sabha Pays Homage to Martyrs on 54th Vijay Divas

16 December 2025

- The Rajya Sabha paid homage to the brave hearts, who made a supreme sacrifice in the service of the nation on the 54th Vijay Divas today. The day marks the victory of India against Pakistan in 1971.

### India's Unemployment Rate Falls to 4.7% in November: MoSPI

16 December 2025

- India's Unemployment Rate (UR), declined to 4.7 per cent in November this year, at its lowest level since April, for individuals aged 15 years and above.

### SPARSH onboards over 31 lakh defence pensioners across India and Nepal

16 December 2025

- System for Pension Administration - Raksha (SPARSH) has onboarded more than 31 lakh defence pensioners across India and Nepal as of November 2025.

### Anantjeet, Darshna clinch mixed team skeet gold

18 December 2025

- Rajasthan's Anantjeet Singh Naruka and Darshna Rathore won the senior skeet mixed team gold at the 68th National shooting (shotgun) in New Delhi on Wednesday, defeating Uttar Pradesh's Mairaj Ahmad Khan and Areeba Khan 45-43.

### India's GDP Growth Outlook Strong Despite Global Slowdown: CareEdge Ratings

18 December 2025

- FY26 GDP growth: 7.5%
- FY27 GDP growth: 7%

### AIM-HUL Circular Economy Start-up Accelerator

18 December 2025

- NITI Aayog's Atal Innovation Mission partnered with HUL under Project Circular Bharat. Aim: Support 50 start-ups in 3 years in areas like recycling, refill/reuse systems, next-gen packaging, and textile/e-waste recovery.

### Craftkatha 2025

18 December 2025

- Inaugurated in New Delhi by Sudha Murty. Part of National Handicrafts & Heritage Week 2025. Focus: Promotion of Indian handicrafts and artisans.

### India & Oman ink Comprehensive Economic Partnership Agreement to deepen trade ties

18 December 2025

- Prime Minister Narendra Modi's visit to Oman was very significant, especially when both friendly Nations are marking the 70th Anniversary of the establishment of diplomatic relations between them.

### Kavita Chand Scales Mount Vinson

19 December 2025

- Kavita Chand from Almora, Uttarakhand, became the first woman from the state to summit Mount Vinson (4,892 m) – the highest peak in Antarctica. She is pursuing the Seven Summits challenge.

### University of Patanjali Becomes First Yoga-Ayurveda Cluster Centre

19 December 2025

- University of Patanjali has been declared India's first Yoga and Ayurveda-based Cluster Centre under the Ministry of Culture's Gyan Bharatam Mission. The focus is to preserve, promote and institutionalise traditional Indian knowledge systems.

### Raj Kumar Goyal Sworn In as Chief Information Commissioner

19 December 2025

- Retired IAS officer Raj Kumar Goyal (1990 batch) took oath as the new Chief Information Commissioner (CIC). The oath was administered by President Droupadi Murmu at Rashtrapati Bhavan.

### José Antonio Kast Wins Chile Presidential Election

19 December 2025

- Far-right leader José Antonio Kast won Chile's 2025 presidential election with around 58% votes, defeating Jeannette Jara.

### Minorities Rights Day – 18 December

19 December 2025

- Observed in India every year to recognise and protect the rights of religious and linguistic minorities. Theme 2025 – Human Rights, Our Everyday Essentials

### Syed Mushtaq Ali Trophy 2025: Ishan Kishan-inspired Jharkhand beat Haryana in final to win maiden title

19 December 2025

- Riding on captain Ishan Kishan's power-packed century, Jharkhand steamrolled Haryana by 69 runs in the final of the Syed Mushtaq Ali Trophy 2025 to win their maiden title at the Maharashtra Cricket Association Stadium in Pune on Thursday.

### Safonov's heroics under the barhands PSG the title

19 December 2025

- Russian goalkeeper Matvei Safonov saved four out of five kicks in the penalty shootout to help Paris Saint-Germain pip Flamengo 2-1 to lift the FIFA Intercontinental Cup 2025 title.

### FinMin unveils new logo for Regional Rural Banks

19 December 2025

- The Finance Ministry on Thursday unveiled a new logo for Regional Rural Banks (RRBs) to signify a single and unified brand identity. On the principle of 'One State One RRB', the Department of Financial Services, Ministry of Finance, has consolidated 26 Regional Rural Banks (RRBs) across 11 States/Union Territories, effective from May 1, 2025.

### India holds bilateral talks with 16 countries on traditional medicine at Second WHO Global Summit

19 December 2025

- AYUSH Secretary Vaidya Rajesh Kotecha has said that bilateral discussions for strengthening cooperation in traditional medicine were held with around 16 countries during the Second WHO Global Summit in New Delhi.

### Italy Becomes First Country to Have Entire National Cuisine Recognized by UNESCO

20 December 2025

- Italy has become the first country in the world to have its entire national cuisine recognised as part of UNESCO's Intangible Cultural Heritage (Dec 2025).

### Shafali Verma Named ICC Women's Player of the Month – November 2025

20 December 2025

- India opener Shafali Verma won the ICC Women's Player of the Month award (Nov 2025) after her match-winning 87\*(78) in the Women's World Cup final vs South Africa in Navi Mumbai.

| Month 2025 | Winner            | Country      |
|------------|-------------------|--------------|
| Aug        | Mohammed Siraj    | India        |
| Sep        | Abhishek Sharma   | India        |
| Oct        | Senuran Muthusamy | South Africa |

### Shashwat Sharma to Become MD & CEO of Airtel India

20 December 2025

- Shashwat Sharma appointed MD & CEO, Airtel India, effective 1 January 2026, for a five-year term.

### Veteran Karnataka Leader Shamanur Shivashankarappa Passes Away

20 December 2025

- Passed away at age 94 in Bengaluru

### Sreenivasan: Master Satirist Who Made Malayalam Cinema Laugh, Think, and Change

21 & 22 December 2025

- Sreenivasan, the versatile actor, screenwriter, and director who shaped the conscience of Malayalam cinema through razor-sharp satire and humane humour, passed away in Kochi on Saturday at the age of 69.

### Armenia Unveils COP17 Logo – 'Yerevan Blue Butterfly'

21 & 22 December 2025

- COP17 (Oct 2026) to review Kunming-Montreal Global Biodiversity Framework.
- 23 colours symbolise 23 biodiversity targets; slogan: "Taking action for nature".

### India at 11th UNAOC, Riyadh

21 & 22 December 2025

- UNAOC marks 20 years (est. 2005); theme stresses dialogue and mutual respect in a multipolar world.

### ADB Commits USD 4.26 bn to India (2025)

21 & 22 December 2025

- Sectoral focus: Human & social (32%), Energy (26%), Urban (18%).
- Asian Development Bank support for renewables, urban infra, healthcare, skills.

### India Assumes BRICS Presidency 2026

21 & 22 December 2025

- Brazil hands over chairship; India to host 18th BRICS Summit (2026).

**Bhopal joins India's metro network: Orange Line begins operations**

21 &amp; 22 December 2025

- Priority stretch length: ~6.2–7 km
- Operational stations: 8 elevated stations between Subhash Nagar and AIIMS

**Important Days**

21 &amp; 22 December 2025

- 22 December – National Mathematics Day (birth anniversary of Srinivasa Ramanujan)
- 20 December – International Human Solidarity DayTheme 2025: Uniting Communities for a Shared Future
- 21 December – World Saree Day (celebrates India's textile heritage)

**FIFA men's rankings: Spain ends 2025 as table-topper**

23 &amp; 24 December 2025

- Spain will end 2025 as the top men's team in the FIFA rankings.

**Celebrated writer, Jnanpith awardee Vinod Kumar Shukla passes away at 88**

23 &amp; 24 December 2025

- Renowned Hindi poet and author and 2024 Jnanpith Award winner Vinod Kumar Shukla passed away in Raipur.

**Jnanpith awardee Vinod Kr Shukla passes away at 88**

23 &amp; 24 December 2025

- Renowned Hindi writer and Jnanpith Award recipient Vinod Kumar Shukla died on Tuesday. He was 88. 'Naukar Ki Kameez' (the servant's shirt) was his most celebrated work.

**India Reclaims 3rd Spot in Global Wind Market in 2025: BloombergNEF**

23 &amp; 24 December 2025

- India has reclaimed the third position in the global wind power market in 2025, recording its highest-ever annual capacity additions, according to a report by BloombergNEF (BNEF). India now ranks behind only China and the United States, marking its return to the top three for the first time since 2019, after four consecutive years at the fifth position.

**Ashwagandha Postal Stamp: Symbolic Health Diplomacy**

23 &amp; 24 December 2025

- Occasion: 2nd WHO Global Summit on Traditional Medicine, New Delhi.

**Airtel Payments Bank Enables EV Wallet Recharge**

23 &amp; 24 December 2025

- Airtel Payments Bank has enabled EV wallet recharges via Bharat Connect (BBPS) on the Airtel Thanks app in partnership with NPCI. The facility allows instant, interoperable EV charging payments without using multiple operator-specific apps.

**South Indian Bank Launches RuPay NFC Sticker**

23 &amp; 24 December 2025

- South Indian Bank launched the RuPay Contactless 'SIB Paytag', an NFC-based payment sticker for fast and secure transactions. Payments up to ₹5,000 are PIN-less, while higher-value transactions require PIN authentication.

**Piramal Finance-Shriram Life Insurance Deal**

23 &amp; 24 December 2025

- Piramal Finance will sell its entire 14.72% stake in Shriram Life Insurance to Sanlam Emerging Markets (Mauritius) Ltd for ₹600 crore, subject to IRDAI approval.

**PM-YUVA 3.0 Scheme selects 43 young Authors through All-India contest**

23 &amp; 24 December 2025

- The results of the Prime Minister's Scheme for Mentoring Young Authors (PM-YUVA 3.0) have been declared, with 43 young authors selected through an All-India contest.

**President Droupadi Murmu confers Rashtriya Vigyan Puraskar 2025**

23 &amp; 24 December 2025

- President Droupadi Murmu today conferred the Rashtriya Vigyan Puraskar 2025 at a function held at Rastrapati Bhavan in New Delhi.

**INSV Kaundinya to undertake its maiden overseas voyage, reviving India's ancient shipbuilding tradition**

23 &amp; 24 December 2025

- INSV Kaundinya, the Indian Navy's pioneering stitched sailing vessel that revives India's ancient shipbuilding and seafaring traditions, will undertake its maiden overseas voyage on the 29th of this month.

**IMPORTANT DAY**

23 &amp; 24 December 2025

- Birth anniversary of Chaudhary Charan Singh, India's 5th Prime Minister.
- Celebrates farmers' contribution to food security and rural economy.

**FSSAI Warns Food Firms Against Labelling Herbal Infusions as 'Tea'**

25 &amp; 26 December 2025

- The Food Safety and Standards Authority of India (FSSAI) has issued a stern warning to food business operators (FBOs) against labelling herbal infusions and plant-based blends as 'tea', stating that such practices amount to misbranding and misleading consumers under the Food Safety and Standards Act, 2006.

**Unit-2 of Subansiri Lower Hydroelectric Project Becomes Operational**

25 &amp; 26 December 2025

- On 23 December 2025, Union Minister Manohar Lal virtually inaugurated the commercial operation of Unit-2 (250 MW) of the Subansiri Lower Hydroelectric Project.
- Annual power generation: About 7,422 million units of clean electricity
- Uses 8 Head Race Tunnels (HRTs)

**Alpine SG Pipers Wins Tech Mahindra Global Chess League 2025**

25 &amp; 26 December 2025

- Alpine SG Pipers won the 3rd edition of the Global Chess League (GCL) 2025.
- The event was organised by FIDE in partnership with Tech Mahindra.

**East Bengal FC Wins SAFF Women's Club Championship 2025**

25 &amp; 26 December 2025

- East Bengal Football Club won the first SAFF Women's Club Championship
- Beat APF (Nepal) 3-0 in the final

**INS Sindhughosh Decommissioned**

25 &amp; 26 December 2025

- Served for 40 years

**IIT Delhi Develops AILAS**

25 &amp; 26 December 2025

- Full form: Artificially Intelligent Laboratory Agent

**Oman Launches Polymer Banknote**

25 &amp; 26 December 2025

- To circulate from January 11, 2026
- Central Bank of Oman unveiled polymer one-rial note

**Wildlife-Sensitive 'Red Road' Unveiled in Madhya Pradesh: NHAI**

25 &amp; 26 December 2025

- In a first-of-its-kind initiative, the National Highways Authority of India (NHAI) has introduced India's first wildlife-sensitive 'red road' on a forested stretch of NH-45 passing through the Veerangana Durgavati Tiger Reserve in Madhya Pradesh.

**ADB Signs \$730 Million Pacts with Pakistan for Infrastructure, Reforms**

25 &amp; 26 December 2025

- The Asian Development Bank (ADB) has signed agreements worth \$730 million with Pakistan to support energy infrastructure strengthening and institutional reforms, according to a statement issued by Pakistan's Economic Affairs Division.

**Important Days**

25 &amp; 26 December 2025

- Theme 2025: Efficient and Speedy Disposal through Digital Justice
- Observed across India on 24 December

**P.V. Sindhu Elected Chair of BWF Athletes' Commission (2026-2029)**

27 December 2025

- In December 2025, P. V. Sindhu, two-time Olympic medallist and 2019 World Champion, was elected Chair of the Badminton World Federation (BWF) Athletes' Commission for a three-year term from 2026 to 2029.

**India to Chair Kimberley Process from January 2026**

27 December 2025

- Decision: KP Plenary selected India as Chair from 1 January 2026.
- Third time India chairs the Kimberley Process Certification Scheme
- Reinforces India's leadership in ethical diamond trade

**Zoho-Backed VoxelGrids Builds India's First Indigenous MRI Scanner**

27 December 2025

- On 25 December 2025, VoxelGrids, a startup backed by Zoho, developed and deployed India's first fully indigenous 1.5-tesla MRI scanner.

### Vaibhav Suryavanshi – Youngest List-A Centurion

27 December 2025

- Achievement: Fastest 36-ball century

### Virat Kohli Becomes Fastest to 16,000 List-A Runs

27 December 2025

- Achieved milestone in 330 innings

### Global Chess League 2025 Champions

27 December 2025

- Winners: Alpine SG Pipers
- Key players:

### Centre Issues EoI for Unified Customs Portal

27 December 2025

- Goal: Reduce cargo clearance time to 24 hours
- Objective: Full digitisation and integration of customs operations

### Important Days

27 December 2025

- Theme 2025: Countering Cybercrime – Sharing Responsibility – Securing our Future
- Theme 2025: Strengthening Global Health Systems for Future Crises
- Cybersecurity awareness

### Carlsen, Goryachkina Claim World Rapid Titles; Indians Shine with Bronze

28 & 29 December 2025

- B Savitha Shri finished 4th after starting as the 67th seed.
- R Vaishali – 5th
- Divya Deshmukh – 8th
- D Harika – 19th

### Tripura Assembly Speaker Biswa Bandhu Sen Passes Away

28 & 29 December 2025

- In December 2025, Biswa Bandhu Sen, the Speaker of the Tripura Legislative Assembly, passed away at the age of 72 in Bengaluru, Karnataka.

### Amit Shah Inaugurates Anti-Terrorism

### Conference 2025

28 & 29 December 2025

- Union Home Minister Amit Shah inaugurated the two-day Anti-Terrorism Conference-2025 in New Delhi.

### Delhi Launches 'Atal Canteen' Scheme to Provide Meals at ₹5

28 & 29 December 2025

- Provides nutritious meals at ₹5
- The launch coincided with the 101st birth anniversary of former PM Atal Bihari Vajpayee.
- Daily wage workers

### India Successfully Tests K-4 SLBM from INS Arighaat

28 & 29 December 2025

- Range: ~3,500 km
- Warhead Capability: ~2.5-ton nuclear warhead

### Indian National Congress Marks 140th Foundation Day

28 & 29 December 2025

- Foundation Day 2025: 140th anniversary
- Founded: 28 December 1885
- The Indian National Congress (INC) marked its 140th Foundation Day on 28 December 2025, prompting reflection on its role in India's freedom struggle and post-Independence political evolution.

### RBI Approves Re-Appointment of Ratan Kumar Kesh as ED of Bandhan Bank

28 & 29 December 2025

- On 26 December 2025, the Reserve Bank of India (RBI) approved the re-appointment of Ratan Kumar Kesh as Executive Director (ED) of Bandhan Bank.

### Former England cricketer Hugh Morris dies at age of 62

28 & 29 December 2025

- Former England cricketer Hugh Morris passed away at the age of 62 yesterday. He was diagnosed with bowel cancer in January 2022.

### French actor and singer Brigitte Bardot passes away at 91

28 & 29 December 2025

- French actor and singer Brigitte Bardot has died at the age of 91. Bardot shot to international fame in 1956 with 'And God Created Woman'.

**Important Day: International Cello Day**

28 &amp; 29 December 2025

- Versatility across musical genres

**TEST YOURSELF · FACTS TO REMEMBER**

Fill the blank from memory, then check. Answers are at the foot of the box.

1. Brazil hands over chairship; India to host \_\_\_\_\_.
2. UNAOC marks \_\_\_\_\_; theme stresses dialogue and mutual respect in a multipolar world.
3. Nepal is set to allow Indian currency notes \_\_\_\_\_, nearly a decade after banning high-denomination notes. Nepal Rastra Bank is in the final stages of issuing the official notice in the Nepal Gazette.
4. India ranked \_\_\_\_\_ globally with a mobility score of 74, granting visa-free access to 74 countries, covering 37% of the world.
5. Kavita Chand from Almora, Uttarakhand, became the first woman from the state to summit \_\_\_\_\_ — the highest peak in Antarctica. She is pursuing the Seven Summits challenge.

**Answers** 1 18th BRICS Summit (2026) · 2 20 years (est. 2005) · 3 above ₹100 · 4 67th · 5 Mount Vinson (4,892 m)

**ECONOMY · 1****Top-Three Quantum Economy by 2047**

3 &amp; 4 December 2025

- Technological Leadership:

- Promote collective ownership across policymakers, scientists, entrepreneurs, investors, and states.
- Leverages the National Quantum Mission as the foundation for quantum initiatives.

## SCIENCE &amp; TECH · 1

**Europe Launches World's Largest Planetary-Defense Drill on 3I/ATLAS**

12 December 2025

- Launched by: European Space Agency (ESA), NASA, and the UN's International Asteroid Warning Network (IAWN).

- Objective: Assess Earth's readiness to respond to high-velocity celestial objects while identifying gaps in international coordination, data-sharing, and public communication.
- Real-World Object: 3I/ATLAS provides authentic high-velocity challenges (~60 km/s).

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