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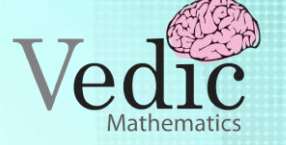
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NATIONAL NEWS

Microsoft's US\$17.5 Billion Investment in India to Drive AI Diffusion at Population Scale



India is entering a defining phase in its technology journey, rapidly moving from digital public infrastructure to AI public infrastructure. Strengthening this transition, Microsoft has announced a record US\$17.5 billion investment in India, to be deployed over 2026–2029. This represents the company's largest investment in Asia and builds on the US\$3 billion committed earlier in 2025, which will be fully utilized by the end of 2026.

Key Points:-

- Microsoft's largest hyperscale datacenter region in India
- Operational by mid-2026





- Comprising three availability zones equivalent in size to two Eden Gardens stadiums

Key Point includes:-

- Oral traditions
- Performing arts
- Social customs and festivals
- Rituals and community practices
- Knowledge of nature and the universe
- Traditional craftsmanship

NATIONAL NEWS

Deepavali Enters UNESCO's Intangible Cultural Heritage List, Boosting India's Global Presence



In a moment of cultural pride for India, Deepavali, the iconic festival of lights, has been officially inscribed on the UNESCO Representative List of the Intangible Cultural Heritage of Humanity 2025. The inclusion affirms the festival's deep cultural, spiritual, and social significance, celebrated by millions across India and the global diaspora. UNESCO's recognition also brings broader visibility to India's living cultural traditions, reaffirming their value in a rapidly globalizing world.

INTERNATIONAL NEWS

Lithuania Declares State of Emergency Over Balloon Incursions From Belarus



In a major escalation of regional tensions, Lithuania has declared a state of emergency on December 2025, citing repeated airspace violations by cigarette-laden balloons launched from Belarus. These incursions, described as a form of hybrid attack, have endangered aviation safety, disrupted public life, and





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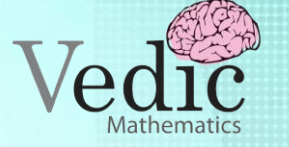
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deepened friction between the two neighbours.

Key Points:-

- Multiple meteorological balloons drifting into Lithuanian airspace
- Balloons carrying smuggled cigarettes intended for black-market distribution
- Forced closures of Lithuania's main international airport, affecting thousands of passengers
- Officials argue that the frequency and timing of these incursions indicate intentional disruption, not accidental drift.

In December 2025, India marked yet another historic milestone in global chess as 3-year-old Sarwagya Singh Kushwaha from Madhya Pradesh became the youngest officially rated chess player in the world. At just 3 years, 7 months, and 20 days old, he entered the records of the International Chess Federation (FIDE) with a rapid rating of 1572—far exceeding the baseline 1400 required for official recognition.

India to Host Squash World Cup 2025 for the Third Consecutive Time



SPORTS

3-Year-Old Indian Boy Becomes World's Youngest FIDE-Rated Chess Player



India is all set to welcome the world's top squash talent as it hosts the Squash World Cup for the third consecutive time. The tournament will be held at the SDAT Stadium, Chennai, on December 2025, marking yet another milestone in India's growing reputation as a major global hub for squash events. Chennai, known as the "Home of Indian Squash," continues to attract international attention due to its





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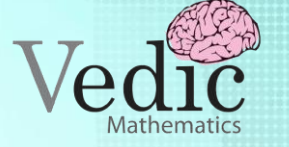
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world-class facilities, strong sporting culture, and consistent support from the Squash Rackets Federation of India (SRFI) and Tamil Nadu's sports authorities.

AWARDS

Indian-Origin Neal Mohan Named TIME's 2025 CEO of the Year



In a remarkable acknowledgment of innovation-driven leadership, TIME magazine has named Neal Mohan YouTube's Indian-origin CEO as the "2025 CEO of the Year." Mohan's rise from his early academic foundations in India to leading the world's largest video platform symbolizes a global success story shaped by technical excellence, empathy, and strategic foresight.

STATE NEWS

New Rules for Temple Land Transactions



Tamil Nadu issued the Alienation of Immovable Property of the Religious Institutions Rules, 2025 for temple land sale, exchange, lease, and mortgage. The rules were notified through a Government Order on December 2025. Temple land value must be fixed using the higher of the market value or guideline value. Sale value is set at 225% in urban areas, 275% within 30 km, 325% within 30-50 km, and 425% beyond 50 km from urban areas.





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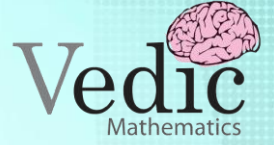
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DETAILED ANALYSIS OF RECENT CURRENT AFFAIRS: MULTIPLE CHOICE FORMAT

Q.1. Who recently became the first payments bank in India to receive RBI's 'in-principle permission' to convert into an SFB?

A. Paytm Payments Bank

B. Airtel Payments Bank

C. Fino Payments Bank

D. India Post Payments Bank

1. C

In a major step for India's banking sector, Fino Payments Bank has received in-principle approval from the Reserve Bank of India (RBI) to convert into a small finance bank (SFB). Fino is the first payments bank to receive this approval. This approval comes nearly two years after Fino applied under the 'on tap' SFB licensing framework.

Q.2. What is the main objective of the recently passed Banking Laws (Amendment) Act, 2025?

A. Implement enhanced demonetization

B. Modernize the legal and governance framework of the banking sector

C. Privatize cooperative banks

D. Regulate only foreign banks

2. B

The Banking Laws (Amendment) Act, 2025, is a step toward strengthening governance standards in the banking sector. This initiative aims to ensure uniformity in the reporting by banks to the Reserve Bank of India, as well as improve audit quality in public sector banks (PSBs).

Q.3. With which private bank has LIC recently entered into a new bancassurance partnership?

A. ICICI Bank

B. Yes Bank

C. Axis Bank

D. HDFC Bank

3. B

Life Insurance Corporation of India has entered into a strategic bancassurance partnership with Yes Bank. This agreement will allow the bank's customers to access LIC's life insurance products through physical branches and digital platforms.





Q.4. When will the recently revised Gold Metal Loan (GML) guidelines issued by the RBI come into effect?

- A. 1 January 2026
- B. 1 April 2026
- C. 31 March 2026
- D. 1 July 2026

4. B

The Reserve Bank of India has issued new guidelines that will allow banks to offer Gold Metal Loans (GML) to most jewelers, including those who do not manufacture gold themselves. These rules will come into effect on April 1, 2026. The RBI has also clarified that banks implementing GMS can also offer GML to MMTC for the production of IGC (India Gold Coin).

Q.5. Which premium RuPay credit card has Punjab National Bank (PNB) recently launched?

- A. Platinum Max
- B. Elite Ultra
- C. Luxura
- D. Supreme Plus

5. C

Punjab National Bank has launched a new high-end credit card, Luxura, as part of its expansion into the premium banking segment. The announcement was made at an event in New Delhi, where the bank also highlighted its new brand association with Indian women's cricket captain Harmanpreet Kaur.

Q.6. The recently revised RBI LEF and ITE frameworks primarily relate to what?

- A. Agricultural loans
- B. Risk treatment of foreign bank branches
- C. Current account rules
- D. Payment aggregator licenses

6. B

The RBI's recently revised LEF (Large Exposure Framework) and ITE (Intragroup Transactions and Exposures) frameworks are primarily aimed at strengthening concentration risk management in the Indian banking sector, especially for foreign bank branches. They provide clear rules for measuring, aggregating, and reporting exposures to a single counterparty, head office, and group entity to enhance financial stability.





Q.7. According to the recently revised Responsible Business Conduct Guidelines 2025, which account holders are mandated to be provided with a free ATM/debit card?

- A. Current Account Holders
- B. NRI Customers
- C. BSBD Account Holders
- D. Salary Account Holders

7. C

As per the changes in RBI's Responsible Business Conduct Guidelines 2025, banks will have to provide Basic Savings Bank Deposit (BSBD) account holders (also known as zero-balance accounts) with a free ATM/debit card along with other essential services like passbook and digital banking, but only if the customer requests it, as banks cannot force them to avail these facilities at the time of opening the account.

Q.8. What does DHRUVA, proposed under the recent Post Office Act amendment, relate to?

- A. Digital Payments
- B. Post Office Banking
- C. National Digital Addressing System

D. Postage Stamp Management

8. C

The Department of Posts, under the Ministry of Communications, Government of India, is now moving towards making addresses a digital public infrastructure. Through DHRUVA, the "Digital Hub for Reference and Unique Virtual Addresses," traditional physical addresses will be converted into secure, verified, and standardized digital address identifiers. The aim is to make the delivery of government and private services across the country faster, more accurate, and transparent.

Q.9. According to the recent WMO report, what is the probability of a weak La Niña?

- A. 25%
- B. 40%
- C. 55%
- D. 70%

9. C

The World Meteorological Organization (WMO) has released its latest ENSO (El Niño–Southern Oscillation) update, predicting a 55% chance of weak La Niña conditions developing between December 2025 and February 2026.





Although La Niña is often associated with global cooling, the WMO says many areas will still experience above-average temperatures, a clear sign of ongoing global warming impacting traditional weather patterns.

Q.10. Who has been re-elected as the President of the National Rifle Association of India (NRAI) for 2025-2029?

- A. Raninder Singh
- B. Rajiv Bhatia
- C. Kalikesh Narayan Singh Deo
- D. Kartikeya Sharma

10. C

Kalikesh Narayan Singh Deo began his first full four-year term as President of the National Rifle Association of India (NRAI). The results of the election of office bearers of the NRAI were officially declared during the General Body Meeting at the Park Plaza Hotel in Mohali.

Q.11. Mount Kangto, which was recently conquered for the first time, is located in which state?

- A. Sikkim

B. Uttarakhand

C. Arunachal Pradesh

D. Jammu & Kashmir

11. C

A mountaineering team from the Indian Army's Eastern Command successfully summited 7,042-meter Mount Kangto, the highest peak in Arunachal Pradesh, located in the Kameng Himalayas. The team climbed the first peak via the difficult southern route. Lieutenant General R.C. Tiwari honored the team.

Q.12. For how much money did Zaggie recently acquire Rio.Money?

- A. ₹10 crore
- B. ₹15 crore
- C. ₹22 crore
- D. ₹30 crore

12. C

Zaggie has acquired Rio.Money (parent company Rivpe Technology) for ₹22 crore (220 million Indian Rupees). Following the acquisition, it plans to invest approximately ₹75 crore to drive growth and expand its digital credit and UPI offerings.





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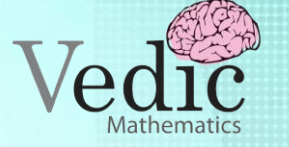
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Q.13. With which global organization has DBT-BIRAC recently renewed its collaboration strategy?

- A. WHO
- B. CEPI
- C. UNICEF
- D. GAVI

13. B

DBT-BIRAC recently renewed its collaboration strategy with the Coalition for Epidemic Preparedness Innovations (CEPI) through September 2025. This expands their partnership for vaccine and related technology research, development, and innovation, building on their initial 2019 agreement. This strategic renewal aims to strengthen India's preparedness for future pandemics by leveraging CEPI's global expertise and expanding collaboration in areas such as monoclonal antibodies.

Q.14. Simone Tata, who recently passed away, was the former chairperson of which company?

- A. Reliance Trends
- B. Lakmé
- C. Fabindia

D. Titan

14. B

Simone Tata played a key role in building Lakmé into India's leading cosmetics brand. Serving as Lakmé's chairperson since the early 1980s, she led the company through difficult years and helped it become a recognized name in India's beauty industry.

Q.15. With whose support did NITI Aayog recently release India's Quantum Technology Roadmap?

- A. Google
- B. IBM
- C. Intel
- D. Microsoft

15. B

NITI Aayog's Frontier Tech Hub, in partnership with International Business Machines-IBM, has released a national roadmap to make India one of the world's top three quantum economies by 2047. The plan aims to develop quantum computing hardware and software domestically, foster at least 10 globally competitive quantum industries, and capture a significant share of the global quantum software and services market.





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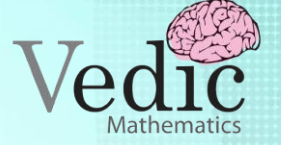
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It also plans to implement quantum technology in key sectors such as defense, energy, healthcare, logistics, and finance, which is expected to boost security, efficiency, and innovation across the country.



HISTORICAL AND TECHNICAL EVENTS OF 5TH DECEMBER 2025

1232: Iltutmish captures Gwalior.



In 1231, Iltutmish laid siege to the city, and captured it on 12 December 1232 after an 11-month struggle.

After Mangal Dev fled, Iltutmish left the fort under one of his officers Majdul Mulk Ziauddin.

In 1233–1234, Iltutmish placed Gwalior under Malik Nusratuddin Taisi, who was also given the iqta of Sultankot and Bayana and put in charge of the military garrisons at Kannauj, Mehar and Mahaban.

1921: Prince of Wales inaugurated Banaras Hindu University.



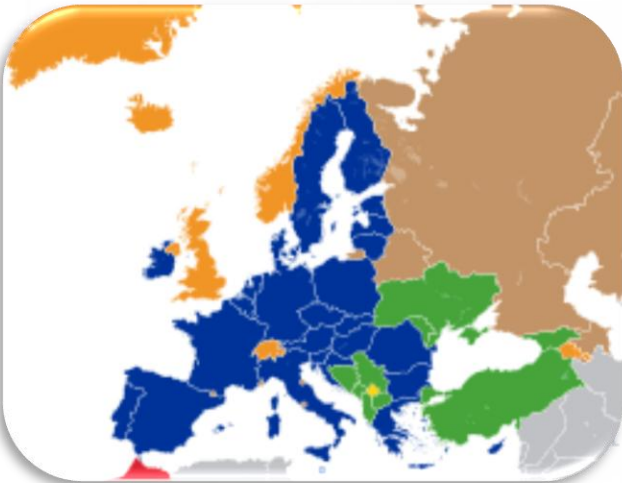
From 1921, the entire university education was shifted from 'Kamacha College' to new buildings. It was inaugurated by the 'Prince of Wales' in December 1921. Pandit Madan Mohan Malviya founded Banaras Hindu University 108 years ago in 1916. At that time, it had only one college - Central Hindu College and today this university is spread over an area of 15 square kilometers.

1974: Malta becomes a republic



In December 1974, the constitution was amended and Malta became a republic within the Commonwealth, with executive power vested in the Maltese president. The president appoints the leader of the majority party in the House of Representatives as prime minister.

2002: EU expansion



In 2002, the EU approved agreements to include Cyprus, the Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Slovakia, and Slovenia. This was one of the largest expansions of the union, which promoted political and economic integration in Europe.

2006: Vietnam joins the World Trade Organization



In 2006, a notification was issued to admit Vietnam into the World Trade Organization (WTO) as the 150th member. This increased Vietnam's participation in global trade and boosted economic growth.

Established on January 1, 1995, the WTO is the only international body governing global trade rules. With 165 member countries accounting for more than 90% of global trade, its main mission is to promote fair and free trade between countries, reduce trade barriers and support the economic development of members.

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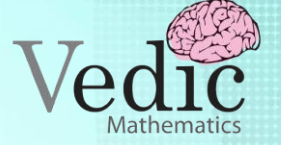
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- Division
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- Square roots
- Cube
- Cube roots

Grand Master Level

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- Subtraction
- Multiplication
- Division
- Squares
- Square roots
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