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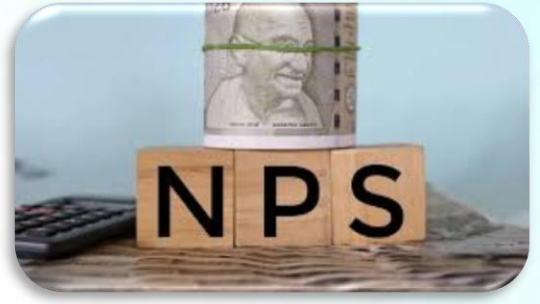
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National News

National Pension System (NPS): A detailed analysis of the new changes



The Pension Fund Regulatory and Development Authority (**PFRDA**) has recently taken this important decision to give more financial freedom to the employees of the non-government sector at the time of retirement.

1. What is the major change?

Previously, when a person retires or turns 60, a maximum of **60 per** cent of his corpus could be lumped up as a tax-free lump sum and the remaining **40 per** cent was mandatorily invested in an **annuity** to receive a pension every month.

As per the new norm, private sector subscribers can withdraw **up to 80 per** cent of the amount in lump sum and only **20 per** cent of the amount will be deposited in annuity.

2. To whom does it apply?

1. **Non-Government Subscribers:** Those working in private companies, self-employed and ordinary citizens (All Citizen Model).



2. **Not applicable to Government Employees:** Central and State Government employees are still **required to follow the old 60:40** ratio i.e. they must compulsorily earmark 40% of their contribution to the pension scheme.

to the guidelines of Ministry of Finance for clarification.

Overview:

Detail	Old Testament	New rule (for non-government only)
Lump sum withdrawal amount	Maximum percentage. 60	Maximum percentage. 80
Investment for Pension (Annuity)	At least percent. 40	At least percent. 20

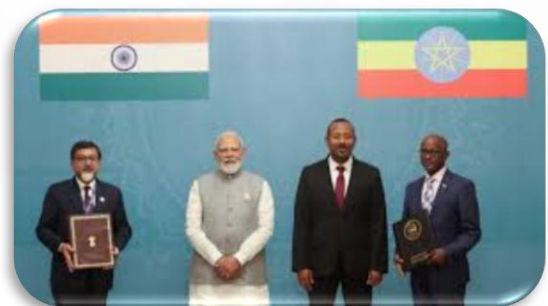
3. What are the benefits of this change?

- Availability of more cash:** If you have an emergency need like building a house at the time of retirement, getting a child's marriage or repaying a loan, 80 per cent of the money is in hand.
- Freedom of Investment:** The interest rate on a monthly pension from an annuity is usually low. Subscribers have the option to withdraw more money and invest it elsewhere (e.g. in a mutual fund or fixed deposit).
- Boost to the private sector:** The objective of the scheme is to give the private sector more control over their finances as they have less social security than government employees.

International News

PM Modi visits Addis Ababa to sign three key agreements

India and Ethiopia have made significant strides in deepening their bilateral relations. Three MoUs (MoUs) were signed between the two countries during the visit of Prime Minister Narendra Modi to Addis Ababa.



This will be the first visit of Prime Minister Modi to Ethiopia, highlighting the growing diplomatic

4. Points to Remember:

- Annuity:** The money you don't withdraw is invested in life insurance companies, which guarantee you a lifelong monthly pension. The more money you withdraw, the lower your monthly pension amount.
- Tax Rules:** As per the current rules, withdrawal of 60% from NPS is exempt from tax. The additional 20% amount on withdrawal of 80% will have to be referred



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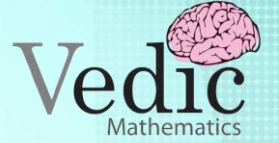
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relations that India has with the African continent, particularly the Horn of Africa region.

Highlights:

1. Prime Minister Modi received a warm welcome in Addis Ababa.
2. **A token of respect:** Prime Minister of Ethiopia, Dr. Prime Minister Narendra Modi was received by Prime Minister Narendra Modi on his arrival at the airport. The move is a testament to the importance Ethiopia attaches to this visit.
3. **Guard of Honour at the National Palace:** Prime Minister Modi was accorded a ceremonial welcome and guard of honour at the National Palace.

The 3 major agreements signed are:

1. **Cooperation in Customs Matters:** Agreement to facilitate trade relations and to provide mutual assistance in Customs Administration.
2. **Establishment of Data Centre:** Technical assistance from India for setting up of a Data Centre in the Ministry of Foreign Affairs of Ethiopia.
3. **United Nations Peacekeeping Force:** Decided to cooperate in training of United Nations peacekeeping operations.

International News

Jose Antonio Cast elected as Chile's new president



Chile is witnessing an important political transition. In the second round of the recent presidential election, far-right **and conservative leader** José Antonio Cast won a landslide victory. This victory reflects the growing number of criminal gangs, the problem of migration and public concern about security in the country.

Details of the election results:

In the last phase of poll held on December 14, 2025:

1. **Jose Antonio Cast (Republican):** Won with 58.17 percent of the vote.
2. **Jeanette Zara (Communist Party):** Defeated 41.83% of the votes.

Highlights and Analysis:

1. **Historical change:** This is the first time Chile has seen such a radical right-wing government since the end of dictator Augusto Pinochet's regime in 1990 and democracy returned.
2. **Success in the third attempt:** This was the third attempt for the 59-year-old lawyer, who lost to incumbent President Gabriel Boric in the 2021 election.

BANK EXAMS

SBI EXAMS SBI PO, SBI CLERK, SBI SO

RBI EXAMS RBI ASSISTANT, RBI GRADE B

IBPS EXAMS IBPS PO, IBPS CLERK, IBPS SO, IBPS RRB

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3. **Key Priorities:** Cast has promised an "Iron Fist" regime during his campaign. Their main objectives are to drive out illegal immigrants, build a wall or trench along the borders and take stringent action against the drug trade.
4. **Political Background:** José Antonio Cast is known to be an admirer of former dictator Pinochet's regime. His father was a member of the Nazi Party in Germany.

Chile's political trajectory (1990 to present):

Duration	Political Status
1973 - 1990	Augusto Pinochet's military dictatorship.
1990	Chile returns to democracy.
1990 - 2025	The transfer of power between the Left and the traditional right-wing parties.
2025 (present)	Cast was chosen as the ultra-conservative leader.

Appointments

B Sairam: New Chairman and Managing Director of Coal India



The Ministry of Coal, Government of India has appointed **B Sairam**, an experienced mining professional, as the new CMD of Coal India Limited (CIL). He **assumes charge** on December 15, 2025. He succeeds in Sanoj Kumar Jha in taking over the responsibility.

Highlights and Details:

1. **Experience:** B Sairam has more than 35 years of long experience in the coal mining sector.
2. **Tenure:** He will continue in this post till March 31, 2028, or until further orders.
3. **Past Responsibilities:** Prior to becoming CMD of CIL, he was serving as Chairman and Managing Director of Northern Coalfields Limited (NCL), a major subsidiary of Coal India. Prior to that, he was working as a Technical Director in Central Coalfields Limited (CCL)

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Educational and Career Background:

Detail	Info
Graduation	Degree in Mining Engineering from NIT Raipur.
Master's Degree	MBA in Energy Management from NTPC School of Business.
Proficiency	Expertise in mine operations, project planning, logistics and regulatory matters.

Who are these players?

1. Prashant Veer

- Background:** A 20-year-old player from Amethi, Uttar Pradesh.
- Style:** Left-arm spin bowling all-rounder.
- Special Features:** He is known as "Ravindra Jadeja 2.0". CSK have invested in Jadeja as a capable player who can fill his place. In the Syed Mushtaq Ali Trophy, he scored runs at a strike rate of 170 and took 9 wickets.

2. Kartik Sharma

- Background:** A 19-year-old from Bharatpur, Rajasthan.
- Style:** Wicketkeeper and explosive batter.
- Speciality:** He is an expert in hitting sixes. He has batted at a strike rate of 164 in recent domestic T20Is and has been a key finisher in the middle order.

Sports News

Prashant Veer and Kartik Sharma become most expensive uncapped players in IPL history



The IPL 2026 auction in Abu Dhabi witnessed a golden moment in the history of Indian domestic cricket. **Prashant Veer** and **Kartik Sharma**, two young players who have played international matches so far, have set a new record by selling for **Rs 14.20 crore** each. Chennai Super Kings (CSK) have acquired both these players amid fierce competition.

Highlights of the auction:

Detail	Info
Purchased Team	Chennai Super Kings (CSK)
Auction Price	Rs 14.20 crore each
Old Record	Avesh Khan (₹10 crore in 2022)

Detail	Info
Percentage of increase	The base price of both the players was Rs 30 lakh. Finally, it was sold at a price high of 4,633%

Awards

JP Morgan: Asia's largest Global Talent Centre (GCC) to be set up in Mumbai



As India continues to be a favourite destination for global companies, JPMorgan Chase, a leading investment bank in the US, has made an important announcement. The company is planning to set up Asia's largest Global Capability Centre (GCC) in the Powai area of Mumbai.

Key Highlights of the Scheme:

- Huge area:** The centre will have an area of about **2 million square feet (2 million sq ft)**. It is estimated to be larger than Microsoft's Hyderabad centre.
- Employment Opportunities:** This single campus will have the capacity to employ about **30,000** employees.

- Timeline:** This mega project will be developed in a phased manner and is targeted to be fully ready by 2029.
- Workspace:** It will not just be a back-office but will also serve as a hub for cutting-edge technologies such as Artificial Intelligence (AI), Cyber Security, Cloud Computing, and Data Analytics.

What is a Global Centre of Excellence (GCC)?

Global Capability Centres are the own units set up by multinational companies (in countries like India) away from their headquarters.

Its importance:

- Direct Control:** This is different from outsourcing. The people who work here are directly employees of JP Morgan.
- Innovation Centre:** In recent years, India's GCCs have become innovation hubs rather than just cost savings.

What is the benefit for India and Mumbai?

Profit Factor	Description
A platform for talent	India's engineers and financiers will have the opportunity to create world class banking systems.
Fixed Investments	Thousands of crores of rupees will flow into India in collaboration with global investment institutions like Brookfield.

Profit Factor	Description
Real Estate Development	This will help the Powai region of Mumbai to emerge as a major corridor of IT and FinTech.

There are references to the salt trade in the region from the time of Sangam literature.

State News

Thoothukudi Salt, Attur Banana and Villisery Lemon move towards GI Tag Recognition

An application has been filed recently (December 17, 2025) seeking Geographical Indication status for three unique agricultural and natural products from Thoothukudi district of Tamil Nadu. The National Bank for Agriculture and Rural Development (NABARD) and Madurai Agribusiness Incubation Forum (MABIF) are providing full technical support to this process.



1. Thoothukudi Salt

- Uniqueness:** Thoothukudi accounts for about **30 %** of India's total salt production. The salt is prepared by solar evaporation.
- Feature:** It has large, white coloured crystals and is known for its high purity.

2. Authoor Poovan Banana

- Speciality:** It is grown in Attur village and surrounding areas of Thoothukudi district.
- Feature:** This banana gets a unique taste due to the irrigation of the Tamiraparani river canal. The minerals present in the soil give this fruit a special flavour and taste.

3. Villiseri lemon

- Speciality:** This lemon is a traditional variety grown in the Villisery region near Kovilpatti.
- Feature:** It has more juice, pungent flavour and fewer seeds as compared to other citrus varieties. Also, it has a long shelf life.

Importance and Benefits of GI Tag:

- Legal protection:** Prevents the name of these products from being misused by others (e.g., salt from other places cannot be sold as 'Thoothukudi salt').
- Increase in market value:** The product gets a brand image at the global level, which in turn increases the export and market price.
- Protection of Traditional Knowledge:** Traditional Knowledge is officially recognized for the agricultural practices passed down from generation to generation and the hard work of farmers.

Table of Applications:

10 Years of Excellence



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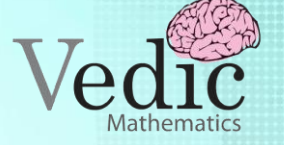
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Product	Applicants	Key Property
Thoothukudi Salt	Thoothukudi Salt Producers' Association	Pure crystals, solar evaporation method
Attur Poovan Banana	Attur Poovan Banana Producers' Association	Mineral Taste of Tamiraparani River Water
Villissery Lemon	Villissery Lemon Growers Association	Too much juice & long-lasting freshness





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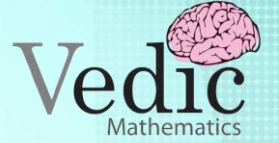
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Detailed Analysis of Current Events: Multiple Choice Questions

Question 1. The recently announced 'Veerangana Durgavati Tiger Reserve' will be developed as a Cheetah Reserve in which state?

- a. Rajasthan
- b. Madhya Pradesh
- c. Chhattisgarh
- d. Maharashtra

Answer: B. In yet another major initiative in the field of wildlife conservation in Madhya Pradesh, Madhya Pradesh Government has announced the development of Veerangana Durgavati Tiger Reserve as a Cheetah Reserve before the upcoming monsoon season. The announcement was made by Chief Minister Mohan Yadav. Located in the Nauradhahi area of Sagar district, the reserve will be the third cheetah reserve in the state after Kuno National Park. This is a significant step towards making Madhya Pradesh a leading state in the field of cheetah conservation in India.

Question 2. Where was the first indigenous clinical trial of the recently developed 'Brain Stent' held in India?

- a. PGIMER Chandigarh
- b. AIIMS, New Delhi
- c. NIMHANS, Bangalore
- d. JIPMER, Puducherry

Answer: B. AIIMS New Delhi India has achieved a historic medical feat by successfully completing the country's first clinical trial on an improvised brain stent for the treatment of acute stroke. The study, called the 'GRASSROOT' test, aimed to evaluate the efficacy and safety of an indigenous '*supernova stent*' developed by Gravity Medical Technologies. With an estimated 1.7 million people suffering from stroke every year in India, this achievement is extremely significant from the point of view of public health and medical research.

Question 3. 'MahaCrimeOS AI' was recently launched for the police of which state?

- a. Gujarat Police
- b. Delhi Police
- c. Maharashtra Police
- d. Karnataka Police

Answer: C. Maharashtra Police is the first state in India to deploy an Artificial Intelligence (AI)-based 'MahaCrimeOS' platform to its police to speed up cybercrime investigation. The platform was launched in Mumbai and has been jointly developed by CyberEye, a subsidiary of the Government of Maharashtra, Marvel and Microsoft IDC. It is currently operational in 23 police stations in Nagpur and will soon be installed at 1,100 police stations.

Question 4. What is the recent 'DV Kapoor Foundation Energy Innovation Awards' all about?

- a. Defence Production





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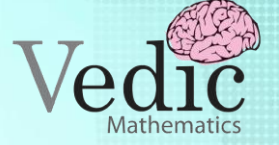
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b. Clean Energy Transition

C. Space technology

d. Nuclear research

Answer: B. Clean Energy Transition The DVK Foundation Energy Innovation Awards aim to promote India's clean energy transition and domestic technological innovation. These will identify innovative projects and researchers in areas such as renewable energy, energy storage, biofuels, and energy efficiency. These Awards promote local solutions to meet the growing energy needs of the country and achieve sustainability goals.

Question 5. The recently enacted 'Bharat Shiksha Pratishthan' (VBSA) or the 'Developing India Education Foundation Bill 2025' is related to which sector?

a. School Education

b. Technical Training

C. Regulation of Higher Education

d. Recruitment of Teachers

Answer: C. Regulation of Higher Education The central government has initiated major reforms in the higher education system of India. The bill was introduced in Parliament by Union Education Minister Dharmendra Pradhan. It aims to overhaul the current system of regulation, accreditation and administration of higher education. Under the Bill, a Statutory Commission for Higher Education will be established which will act as the primary policy-making and coordinating body. It will work towards making India a global hub of education and

integrating Indian knowledge traditions into higher education.

Question 6. Which Indian company has recently won the title of the 2025 'FIA European Rally Championship' team?

a. Tata Motors

b. Apollo Tyers

C. MRF Tyers

d. JK Tyers

Answer: C. MRF Tyers is a big boost to India's position in the global motorsport's technology arena. Chennai-based MRF Tyers has won the FIA European Rally Championship (ERC) team title for 2025. MRF is one of the few Indian companies to consistently compete and win on a global platform dominated by European and Japanese companies.

Question 7. Which WWE Superstar recently retired from wrestling?

a. Rock

b. Roman Raines

C. John Cena

d. Brock Lesnar

Answer: C. John Cena John Cena, one of the greatest players in WWE history, has officially retired. His long career came to an end with his last match in the "Night's Main Event". It marks the end of an era in the world of professional wrestling.





Question 8. What was the estimated gross NPA of education loans in public sector banks in the financial year 2024-25?

- a. 1%
- b. 2%
- c. 4%
- d. 5%

Answer: B. 2% The gross non-performing assets (NPAs) of education loans in Public Sector Banks stood at 7% in 2020-21. This has come down to 2% in 2024-25, according to the Reserve Bank of India (RBI). This shows the significant improvement seen in the quality of education loans in the last few years.

Question 9. The Prime Minister of which country recently became the first leader in the world to receive Ethiopia's highest honor?

- a. Japan
- b. India
- c. Russia
- d. Brazil

Answer: B. Indian Prime Minister Narendra Modi was conferred with the highest civilian honour of Ethiopia, "The Great Honour Nishan of Ethiopia". The award was presented by the Prime Minister of Ethiopia, Abiy Ahmed Ali. Modi is the first head of state globally to receive this honour. He dedicated this award to the 140 crore people of India.

Question 10. What is the new name of 'Infibeam Avenues Limited'?

- a. Infineum Digital
- b. Avenues AI Limited
- c. Infineum Tech AI
- d. Pay Avenues

Answer: B. Avenues AI Ltd has made this renaming to focus its focus on Artificial Intelligence (AI)-based digital payments and fin-tech solutions.

Question 11. Mumbai-based Model Co-operative Bank Ltd was recently included in which schedule of RBI?

- a. First Schedule
- b. Second Schedule
- c. Third Schedule
- d. Fourth Schedule

Answer: B. The Second Schedule of the RBI Act, 1934 accorded the status of a "Scheduled Bank" by including the Model Co-operative Bank.

Question 12. In which field is SPARSH pension portal associated?

- a. Civil Services
- b. Defence Pensions
- c. Judicial Pension
- d. State Government Pension

Answer: B. Defence Pension SPARSH (System for Pension Administration – Raksha) is a web-based





platform developed by the Ministry of Defence. The objective is to completely digitise the pension sanctioning and disbursement of pension of the Indian Armed Forces (Army, Navy, Air Force).

Question 13. Where was the 7th United Nations Environment Assembly (UNEA-7) held recently?

- a. Geneva
- b. Paris
- c. Nairobi
- d. New York

Answer: C. Nairobi (Kenya) UNEA-7, the United Nations' highest decision-making forum on environmental issues, recently concluded in Nairobi, Kenya. The theme for 2025 is "Towards a stronger planet through sustainable solutions".

Question 14. Who was recently sworn in as the Chief Information Commissioner (CIC) of India?

- a. Suresh Goyal
- b. Rajkumar Goyal
- c. Ashok Lavasa
- d. Alok Kumar Verma

Answer: B. President Droupadi Murmu administered the oath of office to retired IAS officer Rajkumar Goel at Rashtrapati Bhavan in New Delhi. He is a 1990 batch officer and has earlier served as Secretary in the Department of Justice and Ministry of Home Affairs.

Question 15. Andrej Babis recently became the Prime Minister of which country?

- a. Slovakia
- b. Poland
- c. Czech Republic
- d. Hungary

Answer: C. Andrej Babis, a well-known billionaire and former prime minister of the Czech Republic, has been sworn in as the Prime Minister of the Czech Republic. His party, the ANO, won the election.



Historical and Technical Events of 20th December 2025

ಡಿಸೆಂಬರ್ 20, 1898: ಪಿಯರೆ ಮತ್ತು ಮೇರಿ ಕ್ಯೂರಿ
Discovery of radium by him



December 1898 was an important period in the history of science. Chemists Pierre **Curie** and **Marie Curie** announced in a report to the **French Academy of Sciences** (l'Académie des Sciences) that they had discovered a new highly active substance. Chemically, it behaved like pure barium. He named this new element 'Radium'.

Scientific and Technological Properties of Radium:

- Background of the discovery:** While discovering an ore called 'Pitchblende' which contains uranium, the Currie couple noticed a substance that is more radioactive than uranium. After refining tens of tons of ore, they managed to separate only a few milligrams of radium.
- Chemical Formula:** The chemical formula of radium bromide, an important compound of radium, is RaBr_2 .

- Basic and radioactive decay:** Radium is naturally **formed** by radioactive decay of uranium. The intensity of radiation emitted from radium decreases over time. Radium itself decays into **radon** gas.

Importance:

- Cancer treatment:** In the early stages, radium was used for radiotherapy to burn cancerous tumors.
- Nobel Prize:** Marie Curie and Pierre Curie shared the Nobel Prize in Physics in 1903 for this groundbreaking discovery. Then Marie Curie received a separate Nobel Prize in Chemistry in 1911.

Technical Summary:

Property	Detail
Atomic Number (Atomic Number)	88
Symbol	Ra
Color	Silver white in pure form (black when exposed to air)
Group	Alkaline Earth Metals

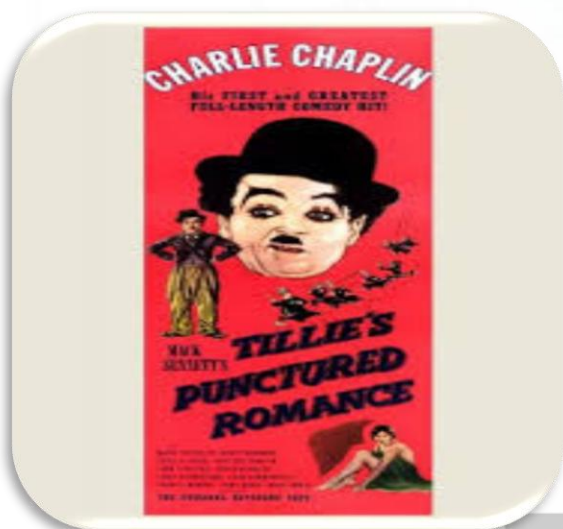
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December 21, 1914: Tillie's Punctured Romance, America's first full-length silent comedy, is released.



Historical Significance:

The film was a huge success when it was released. It was one of the most important films of the early stage of Charlie Chaplin's career. The film was based on the famous play 'Tillie's Nightmare'.

Overview:

Detail	Info
Year of Release	1914
Type	Silent Comedy
Property	America's first longest comedy film

'Tillie's Punctured Romance' is a famous American silent comedy film released in 1914. It is the first feature-length comedy film in American history.

Key Details of the Film:

- Direction:** This film is directed by the famous director Mack Sennett.
- Cast:** The film stars the famous actors of the time, Marie Dressler, Mabel Normand and the world-famous comedian Charlie Chaplin. The film also features the famous 'Keystone Cops' team.
- Production Company:** It is the only full-fledged comedy film produced by Keystone Film Company. In those days, comedies were usually only 10 to 20 minutes long, but this film was about 82 minutes long.

December 21, 1923: Nepal emerges as a fully independent nation.

In 1923, Nepal became a fully independent country from the status of a British protectorate. This historic change is an important milestone in Nepal's history.



Historical Background and Agreement:

- Recognition of the British:** In December 1923, Great Britain officially recognized Nepal as an independent and sovereign nation. This treaty was registered in the League of Nations in 1925.
- Right to Foreign Policy:** For the first time, the British formally acknowledged that Nepal as an independent country had the right to formulate and maintain its own foreign policy.
- Diplomatic Victory:** This achievement is considered as the 'crowning victory' of the then Prime Minister of Nepal, Chandra Shumsher, after 25 years of diplomatic efforts.

Importance:

It is noteworthy that at a time when most of the countries of South Asia were under British colonialism, Nepal was able to maintain its independence and gain official recognition from the British.

Overview:

Detail	Info
Year	1923
Key Agreement	British-Nepal Treaty of 1923
Leadership	Maharaja Chandra Shumsher Rana

Detail	Info
Property	Nepal's first international recognition of sovereignty

December 21, 1913: The world's first 'puzzle' is born.

A crossword puzzle with blue letters AI-generated content may be created by **Arthur Wynne** and was first published in the **New York World** on **December 21, 1913**.



Interesting background of the discovery:

- Necessity is the mother of invention:** Arthur Wynn was the editor of the Fun section of the New York World. Once there was a little extra space left on the page of the newspaper. He wanted to offer something new to fill that void. That's when he came up with the idea of this puzzle.
- Early name:** Arthur Wynn first called it '**Word-Cross**'. But later it came to be known as 'Crossword'.



3. **Structure:** The first puzzle was not as square as it is now, but in the shape of a diamond and there were no black squares in the middle.

About Arthur Wynn:

Arthur Wynn is a British-born journalist and puzzle writer. This small recreational sport given by him has today become a daily habit of millions of people around the world.

Overview:

Detail	Info
Date	December 21, 1913
Creator	Arthur Wynn (cricketer)
Newspaper	New York World
First Name	Word-Cross

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