



## NATIONAL NEWS

ON 4<sup>TH</sup> DEC 2025

- **Government Introduces Credit Assessment Model to Strengthen Digital Loan Evaluation for MSMEs**



The Government of India has launched a new Credit Assessment Model (CAM) to make the loan process faster and more transparent for Micro, Small and Medium Enterprises (MSMEs). The model aims to bring a digital-first approach to credit checks, reduce paperwork and help both old and new borrowers receive loans quickly. Along with this, the government is also supporting digital payments and expanding the PM SVANidhi scheme to help small businesses and street vendors grow.

**Key Points:-** The Credit Assessment Model is a technology-based system that uses verified digital data to check whether an MSME is eligible for a loan.

It collects information from different online sources and prepares an objective credit profile of the business.

## NATIONAL NEWS

- **India Launches GIRG to Strengthen Its Global Rankings and Performance**



**GIRG**  
Global Indices for  
Reforms & Growth

The Indian government has announced a major initiative to compare the country's performance with 26 global indices. This effort aims to identify areas where India can improve and strengthen its position in international rankings. The announcement was made by Minister of State for Statistics and Programme Implementation, Rao Inderjit Singh, in Parliament.

**Key Points:-** This initiative is part of the Global Indices for Reforms and Growth (GIRG) platform.

GIRG is designed to use international comparisons to guide policy changes, improve governance, and enhance





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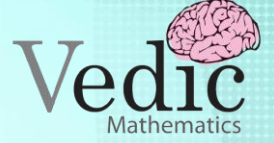
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India's statistical and data-reporting systems.

This waterway handles around 12% of global trade.

## INTERNATIONAL NEWS

- Sudan Approved an Agreement Allowing Russia to Establish Its Very First Naval Base on African Soil



Sudan has given Russia the green light to set up its first-ever naval base in Africa. This historic agreement gives Moscow an important position on the Red Sea, one of the world's busiest trade routes. The deal was finalized after talks in Moscow between Sudanese Foreign Minister Ali Youssef Ahmed al-Sharif and Russian Foreign Minister Sergei Lavrov.

**Key Points:** - The new Russian base will be near Port Sudan, along a key route connecting the Red Sea to the Suez Canal.

## APPOINTMENTS

- PNB Appoints Harmanpreet Kaur as Its First-Ever Female Brand Ambassador



In a landmark announcement, Punjab National Bank (PNB) has appointed Harmanpreet Kaur, the captain of the Indian women's cricket team, as its first female brand ambassador. This move reflects the bank's expanding emphasis on women empowerment, brand modernization, and customer engagement. The declaration took place at PNB's corporate office in New Delhi, during a ceremony themed "Banking On Champions." Kaur was presented with a framed PNB jersey featuring her name and number, symbolizing her induction into the bank's identity.







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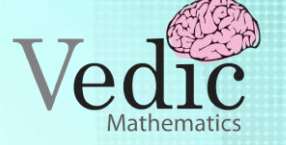
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## SPORTS

### Andre Russell Retires from IPL, Joins KKR Support Staff



Andre Russell, one of the Indian Premier League's most explosive all-rounders, has announced his retirement from IPL cricket, ending a decade-long association with the Kolkata Knight Riders (KKR). The 37-year-old Jamaican will now transition into the KKR support staff as their new "Power Coach", just ahead of the IPL 2026 mini-auction set to be held in Abu Dhabi on December 16.

## BANKING/ECONOMY

### RBI Appoints Usha Janakiraman as Executive Director

The Reserve Bank of India (RBI) has appointed Smt. Usha Janakiraman as its new Executive Director (ED) with effect from December, 2025. This development

is significant for candidates preparing for banking awareness, regulatory exams,



and current affairs-based interviews, as senior leadership transitions within RBI influence financial supervision and policy direction.

## STATE NEWS

**Woraiyur cotton sari gets GI tag:** There was jubilation among weavers in Tiruchi as the famed Woraiyur cotton sari was granted a geographical indication (GI) tag by the Geographical Indications



Registry in Chennai on (December, 2025), three years after the Woraiyur Devanga Handloom Weavers' Co-





operative Society applied for the recognition.



**DETAILED ANALYSIS OF RECENT  
CURRENT AFFAIRS: MULTIPLE CHOICE  
FORMAT**

**Q.1. Where was a commemorative postage stamp recently released in honor of filmmaker K. Vaikunth?**

- A. Mumbai Film Festival
- B. Kolkata International Film Festival
- C. IFFI 2025, Goa
- D. Bengaluru Film Festival

1. C

In an emotional moment honoring the legacy of Indian cinema, Goa Chief Minister Pramod Sawant released a commemorative postage stamp in honor of veteran cinematographer and filmmaker K. Vaikunth at the 56th International Film Festival of India (IFFI). The event took place in Panaji, Goa, and formally paid tribute to Vaikunth's invaluable contribution to Indian cinema over five decades.

**Q.2. Which company was recently fined ₹3.10 lakh by the RBI for violating regulations?**

- A. Sundaram Finance Ltd
- B. Mannakrishna Investments Pvt Ltd
- C. Aditya Finance Corp
- D. Vikas Securities Pvt Ltd

2. B

The Reserve Bank of India (RBI) recently imposed a penalty of ₹3.10 lakh on Mannakrishna Investments Private Limited for violating certain provisions of the Master Direction – Reserve Bank of India (Non-Banking Financial Companies – Scale-Based Regulation) Directions, 2023, specifically those relating to governance.

**Q.3. According to the recent RBI, India's House Price Index (HPI) growth declined to what level in Q2 FY26?**

- A. 7%
- B. 5.4%
- C. 2.2%
- D. 3.8%

3. C

India's House Price Index (HPI) growth slowed to 2.2% in the second quarter of fiscal year 2026 (Q2 FY26). This is significantly lower than the 7% growth recorded in the same quarter last year.







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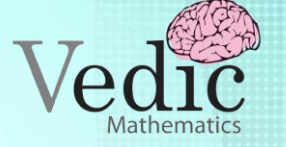
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Furthermore, the index declined 0.6% on a quarter-on-quarter basis, falling from 113.4 in Q1 to 112.7 in Q2:2025-26.

**Q.4. With which bank did Tata Realty recently sign a green loan agreement worth ₹1,280 crore?**

- A. HSBC India
- B. DBS Bank India
- C. Standard Chartered
- D. Axis Bank

4. B

Tata Realty & Infrastructure Limited has secured a green loan of ₹1,280 crore from DBS Bank India to finance its sustainable commercial development, Intellion Park, in Gurugram. The funding demonstrates the firm's commitment to environmental responsibility and supports its growing real estate portfolio under the Intellion brand.

**Q.5. What new interoperable net-banking platform did NBBL recently launch?**

- A. UPI-Link
- B. Banking Connect
- C. Merchant Net

**D. PayBridge 2.0**

5. B

To strengthen real-time monitoring and payment security, the National Payments Corporation of India (NPCI) has launched a new net banking platform, Banking Connect. This platform will help the Reserve Bank of India (RBI) monitor fund transfers instantly. The platform aims to address the shortcomings of existing payment systems and is primarily designed for payments at stores and online merchants.

**Q.6. What amount of loan package did ADB recently approve for Northeast India?**

- A. USD 350 million
- B. USD 400 million
- C. USD 475.8 million
- D. USD 510 million

6. C

ADB approved a loan package totaling USD \$475.8 million for Northeast India. This was divided between projects in Assam and Meghalaya, with \$398.8 million allocated for healthcare in Assam and \$77 million for ecotourism in Meghalaya.





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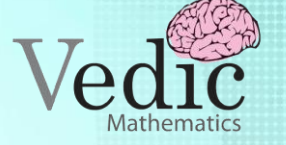
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**Q.7. What grade did the IMF recently give to India's national accounts statistics?**

- A. A
- B. B
- C. C
- D. D
- 7. C

The International Monetary Fund (IMF) has maintained its 'C' grade for India's national accounts and government finance data for the year 2025, reflecting persistent methodological deficiencies that somewhat hinder accurate economic monitoring. The IMF's Data Adequacy Assessment rates data quality from A (considerable) to D (serious deficiencies). India's 'C' grade reflects data with deficiencies that "somewhat hinder monitoring."

**Q.8. How much fund did the IGF recently launch?**

- A. \$150 million
- B. \$200 million
- C. \$250 million
- D. \$300 million
- 8. C

The India Global Forum (IGF) has launched a \$250 million special fund aimed at strengthening Indian brands on the global stage. Announced at IGF Middle East 2025 in Dubai, the fund will help Indian consumer and industrial companies enter and grow international markets.

**Q.9. Where did Cyclone 'Ditvaha' recently form?**

- A. Arabian Sea
- B. Central Bay of Bengal
- C. Southwest Bay of Bengal
- D. Lakshadweep Sea

9. C

Cyclone Ditwaha is the latest tropical cyclone to form over the southwest Bay of Bengal. The India Meteorological Department (IMD) has issued several alerts for Tamil Nadu, Puducherry, and South Andhra Pradesh as the system continues to intensify.

**Q.10. Who was recently appointed as the new Chairman of the CBIC?**

- A. Vivek Johri
- B. Vivek Chaturvedi





C. Sanjay Kumar

D. Harsh Vardhan Chauhan

10. B

The Central Board of Indirect Taxes and Customs (CBIC) has received new leadership. Senior IRS officer Vivek Chaturvedi has been appointed its new chairman. The appointment was made following approval from the Appointments Committee of the Cabinet (ACC). This change comes at a time when the institution is undergoing policy reforms and transitional priorities.

Q.11. What post did Vice Admiral Sanjay Sadhu recently assume?

A. Chief of Naval Staff

B. Controller of Personnel Services

C. Controller of Warship Production & Acquisition

D. Director of Naval Operations

11. C

Vice Admiral Sanjay Sadhu (AVSM, NM) officially assumed charge as the Controller of Warship Production and Acquisition (CWP&A), a crucial position in India's maritime defence structure. With his vast experience, technical competence and strategic vision, he is

being considered the right successor to Vice Admiral Rajaram Swaminathan, who is retiring after 38 years of illustrious service.

Q.12. How many crew members were recently launched on the Soyuz MS-28 spacecraft?

A. 2

B. 3

C. 4

D. 6

12. B

A three-person US-Russian crew launched a mission to the International Space Station aboard a Russian spacecraft. A Soyuz booster rocket lifted off from the Baikonur Launch Facility in Kazakhstan to deliver the Soyuz MS-28 into orbit. The spacecraft carried NASA astronaut Chris Williams and two Russian crewmates, Sergey Mikhaliyev and Sergey Kud-Sverchkov. The three are expected to spend about eight months aboard the orbiting outpost. NASA said this is Williams and Mikhaliyev's first spaceflight, and Kud-Sverchkov's second.







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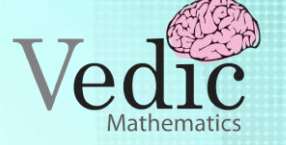
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**Q.13. Recently, PM Modi unveiled Vikram-1, India's first private orbital launch vehicle. Who developed it?**

- A. Agnikul Cosmos
- B. Skyroot Aerospace
- C. ISRO-InSpace JV
- D. Bellatrix Aerospace

13. B

India took a major step forward in private space innovation when Prime Minister Narendra Modi launched Vikram-I. Vikram-I is the first private orbital-class rocket built by Skyroot Aerospace. During the Hyderabad launch, PM Modi emphasized India's growing capabilities in space technology, noting that only a few countries possess such advanced systems.

**Q.14. Recently, WII discovered 13 new shrub frog species of which genus?**

- A. Polypedates
- B. Rana
- C. Raorchestes
- D. Fejervarya

14. C

The Wildlife Institute of India (WII) recently discovered 13 new bush frog

species belonging to the genus Rana orcheses. These new species were found in the Eastern Himalayas of Northeast India and the Indo-Burma Biodiversity Hotspot.

**Q.15. Who was the British playwright who recently passed away at the age of 88?**

- A. Harold Pinter
- B. Tom Stoppard
- C. David Hare
- D. Alan Ayckbourn

15. B

British playwright and Oscar-winning screenwriter Tom Stoppard has died at the age of 88. His talent agency, United Agents, said he died peacefully at his home in Dorset, surrounded by his family. Stoppard was renowned for his unique writing style, which combined deep wisdom and wry humor.







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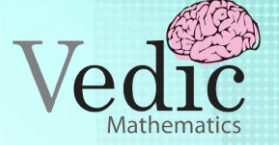
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## HISTORICAL AND TECHNICAL EVENTS OF 4<sup>TH</sup> DECEMBER 2025

1768 – First edition of Encyclopædia Britannica



The 'Encyclopædia Britannica' is considered one of the lasting achievements of the Scottish Enlightenment. The 'Britannica', first issued in 1768, originated in Edinburgh. It was published by Colin Macfarquhar (1744/5-1793), a printer and engraver Andrew Bell (1725/6-1809).

1917 - Finland declares independence from Russia

Finland declared its independence from the Russian Empire on December, 1917, shortly after the Bolshevik Revolution. The United States recognized Finland on May 7, 1919, in a letter written by

Secretary of State Robert Lansing to Finnish Foreign Minister Rudolf Holsti.



The earliest settlement in Finland occurred after the last ice age, around 9000 B.C. During the Stone Age, various cultures emerged, distinguished by different styles of pottery. The Bronze Age and Iron Age were marked by contacts with other cultures in Fennoscandia and the Baltic region.

1946 – Government established in India.



भारत सरकार  
GOVERNMENT  
OF INDIA

The Interim Government of India was formed in 1946, and it is this government





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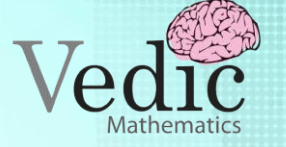
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with which the United States established diplomatic relations before formal Indian independence. The U.S. Embassy and diplomatic relations in New Delhi were established on November 1, 1946, when the U.S. Department of State established the U.S. Mission in New Delhi as an embassy. The U.S. Department of State announced on October 22, 1946, that the governments of India and the United States "have agreed to exchange ambassadors and to raise their respective missions to the level of embassies."

**1956 - Dr. Bhimrao Ambedkar, the architect of the Indian Constitution, died in Delhi.**



Babasaheb Ambedkar died on December 1956. Constitution maker Dr. Bhimrao

Ambedkar was a great social reformer and scholar. He dedicated his entire life to eradicate casteism and uplift the poor, Dalits and backward classes. Ambedkar was born on 14 April 1891 in Mhow Nagar Military Cantonment located in Central India Province (now Madhya Pradesh) of British India.

**1732 - Warren Hastings, the first Governor-General of the East India Company, was born.**



Warren Hastings (December 1732), was an English statesman, Governor-General of India and is credited with laying the foundations of the British Empire in India along with Robert Clive. He was the first Governor of Fort William Presidency (Bengal) and President of the Supreme Council of Bengal and thus the first de facto Governor-General of India from 1773 to 1785.

