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# **WEEKLY CURRENT AFFAIRS** **JANUARY 2025 - WEEK 4**

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## NATIONAL AFFAIR

1. Union Minister for Culture and Tourism, **Gajendra Singh Shekhawat**, inaugurated the '**Bhagwat**' exhibition, which is based on miniature paintings, at the **Allahabad Museum**.  
 The 'Bhagwat' exhibition, curated by this historic museum of Prayagraj, is a meaningful attempt to embellish this special occasion.  
 Through this exhibition, the spiritual significance of the Maha Kumbh and stories related to Lord Ram are showcased.  
 This exhibition offers a chance to understand the depth of art present in our country.  
 The Union Minister also released the museum's publications, the quarterly magazine '**Vividha**', and a special Maha Kumbh ticket for museum entry.
2. The **ePlane Company**, incubated at **IIT Madras** and developer of electric Vertical Takeoff and Landing (eVTOL) aircraft, has become the first private Indian company to secure acceptance from the Directorate General of Civil Aviation (DGCA) for the Type Certification of its electric **Vertical Takeoff and Landing (eVTOL) aircraft**, the e200X.  
 It aims to launch its eVTOL services by 2026 and is targeting the movement of over 500,000 people daily within three years.  
 The e200X features a compact wingspan that reduces infrastructure needs, making it accessible globally to diverse regions across India and similar markets.  
 ePlane Company, founded in 2019, is based in Chennai, Tamil Nadu.
3. The Union Cabinet, chaired by Prime Minister Narendra Modi, was apprised of the **Progress under the National Health Mission (NHM)** during the years **2021-22, 2022-23, and 2023-24**.

**Key achievements:****Human Resource:**

- In the fiscal year 2021-22, NHM enabled the hiring of 2.69 lakh additional healthcare workers, such as General Duty Medical Officers (GDMOs), specialists, staff nurses, ANMs, AYUSH doctors, allied healthcare workers, and public health managers. Furthermore, 90,740 Community Health Officers (CHOs) were also engaged.
- This number saw substantial growth in the following years, with 4.21 lakh additional healthcare professionals, including 1.29 lakh CHOs, hired in FY 2022-23, and 5.23 lakh workers, which included 1.38 lakh CHOs, engaged in FY 2023-24.

**Health indicators:**

- The **Maternal Mortality Ratio (MMR)** has declined from 130 per lakh live births in 2014-16 to 97 per lakh in 2018-20, signifying a 25% reduction. Since 1990, the MMR has decreased by **83%**, compared to the global decline of 45%.
- The Under-5 Mortality Rate (U5MR) dropped from 45 per 1,000 live births in 2014 to 32 in 2020, reflecting a 75% reduction relative to the global decrease of 60% since 1990.
- The Infant Mortality Rate (IMR) also fell from 39 per 1,000 live births in 2014 to 28 in 2020.
- The Total Fertility Rate (TFR) declined from 2.3 in 2015 to 2.0 in 2020, according to the National Family Health Survey (NFHS-5).

**Elimination and control of various diseases:**

- Under the **National Tuberculosis Elimination Programme (NTEP)**, tuberculosis (TB) incidence has decreased from 237 per 100,000 population in 2015 to 195 in 2023, and the mortality rate has reduced from 28 to 22 during the same period.
- Regarding malaria, cases and deaths fell by 13.28% and 3.22%, respectively, in 2021 compared to 2020. In 2022, an increase in malaria surveillance and cases was observed, with a rise of 32.92% and 9.13%, respectively, although deaths decreased by 7.77% compared to 2021. In 2023, surveillance and cases of malaria increased by 8.34% and 28.91%, respectively, compared to 2022.
- **Kala-azar** elimination efforts have been effective, with 100% of endemic blocks achieving the goal of fewer than one case per 10,000 population by the end of 2023.
- The **Measles-Rubella Elimination Campaign**, part of Intensified Mission Indradhanush (IMI) 5.0, successfully vaccinated over 34.77 crore children, reaching **97.98%** coverage.

**Health initiatives:**

- The **Pradhan Mantri TB Mukh Bharat Abhiyaan**, launched in September 2022, has seen the registration of 1,56,572 lakh Ni-kshay Mitra volunteers who are supporting over 9.40 lakh TB patients.
- In FY 2023-24, the **Pradhan Mantri National Dialysis Programme (PMNDP)** has provided over 62.35 lakh haemodialysis sessions, benefiting more than **4.53 lakh dialysis patients**.
- The **National Sickle Cell Anemia Elimination Mission**, launched in 2023, has screened 2.61 crore individuals in tribal areas, aiming to eliminate sickle cell disease by 2047.
- In January 2023, the **U-WIN platform** was launched to ensure timely vaccination for pregnant women, infants, and children across India. By the end of FY 2023-24, it had expanded to 65 districts across 36 States/UTs, enabling real-time vaccination tracking and improving overall immunization coverage.
- NHM has contributed to a 17.3% reduction in tobacco use over the past decade.
- In FY 2022-23, the **National Action Plan for Snakebite Envenoming (NAPSE)** was launched, with efforts focused on the prevention, education, and management of snakebites.

**Public Health Facilities:**

- As of March 2024, 7,998 public health facilities have been certified, with over 4,200 of them receiving national certification.



- The number of operational Ayushman Arogya Mandir (AAM) centers, which provide a range of healthcare services, has increased to 1,72,148 by the end of FY 2023-24, with 1,34,650 of these centers offering 12 key healthcare services.
- By March 2024, 12,348 Primary Health Centres (PHCs) had been converted to 24x7 services, and 3,133 FRUs were operational across the country.
- The fleet of mobile medical units (MMUs) has expanded, with 1,424 MMUs now operating to ensure healthcare access in remote and underserved areas. The introduction of the MMU Portal in 2023 further strengthened monitoring and data collection on health indicators for vulnerable tribal groups.

The National Rural Health Mission was launched in 2005 to build public health systems to provide accessible, affordable, and quality health care to the rural population, especially the vulnerable groups, up to the District Hospitals (DH) level. In 2012, the National Urban Health Mission (NUHM) was conceptualized and the NRHM was rechristened as the National Health Mission (NHM) with two Sub Missions viz. the NRHM and the NUHM.

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4. The Cabinet Committee on Economic Affairs (CCEA), chaired by Prime Minister Narendra Modi, has approved the **Minimum Support Prices (MSP) of Raw Jute for Marketing season 2025-26**. The MSP of Raw Jute (TD-3 grade) has been fixed at **Rs.5,650/- per quintal** for the 2025-26 season. This would ensure a return of 66.8 percent over the all-India weighted average cost of production.

The approved MSP of raw jute for Marketing season 2025-26 is in line with the principle of fixing MSP at a level of at least 1.5 times all India's weighted average cost of production as announced by the Government in the Budget 2018-19.

The MSP of Raw Jute for Marketing season 2025-26 is an increase of Rs.315/- per quintal over the previous Marketing season 2024-25. Government of India has increased MSP of Raw jute from Rs.2400 /-per quintal in 2014-15 to Rs.5,650/- per quintal in 2025-26, registering an increase of Rs. 3250/- per quintal (2.35 times).

The MSP amount paid to Jute growing farmers during the period 2014-15 to 2024-25 was Rs. 1300 Crore while during the period 2004-05 to 2013-14, the amount paid was Rs. 441 Crore.

5. The Government of India has set a target of reaching **10,000 Geographical Indication (GI) tags by 2030**. This announcement was made by Union Minister of Commerce and Industry, **Piyush Goyal**, during the GI Samagam held in New Delhi.

The Gi Samagam was organized by the Department for Promotion of Industry and Internal Trade (DPIIT) in collaboration with the India Today Group.

Currently, India has issued **605 GI tags**, reflecting an opportunity for growth in this sector.

To achieve the target of 10,000 GI tags, a committee will be established to oversee this initiative.

This approach aims to streamline processes and enhance collaboration across various sectors.

The number of authorized users for GI tags increased from 365 to 29000 and the number of patents granted increased from 6000 to 100000, in the last 10 years.

Geographical Indications refer to signs used on products that have a specific geographical origin.

These products possess qualities or a reputation that are due to that origin. GI tags help protect local products from misuse and promote their uniqueness.

6. The Ministry of Statistics and Programme Implementation (MoSPI) announced that **eSankhyiki**, India's premier platform for statistical data dissemination, has **134 million records** in its repository within just seven months of its launch in **June 2024**.

This achievement aligns with India's role as a member of the United Nations Statistical Commission (UNSC), reinforcing its global commitment to statistical excellence and open data. eSankhyiki, developed using open-source tools and in-house expertise, provides a comprehensive repository of time-series data across key domains, including National Accounts Statistics (NAS), Price Statistics, NSS Surveys, Economic Census, and Index of Industrial Production (IIP).

The platform empowers researchers, policymakers, businesses, and citizens with user-friendly dashboards that allow filtering, visualization, and data export in multiple formats through APIs in line with the principles of Data as a public good.

**7. The Central Board of Direct Taxes (CBDT) notified amendments to the Income-Tax Rules of 1962 to prescribe conditions for the applicability of a presumptive taxation regime for non-resident cruise ship operators.**

As a measure to promote investment and employment, the **Finance Act of 2024**, introduced a presumptive taxation regime for non-residents engaged in the business of operating cruise ships. An exemption has been provided for income of a foreign company from lease rentals of cruise ships, received from a related company operating such ships in India.

The applicability of this presumptive taxation regime is subject to prescribed conditions, which include the requirement that:

- The passenger ship being operated must have a carrying capacity of more than **200 passengers** or a length of **75 meters or more**, be used for leisure and recreational purposes, and have appropriate dining and cabin facilities for passengers.
- The ship being operated must also be on a scheduled voyage or shore excursion, touching at least **two seaports in India** or the **same sea ports in India twice**.
- The ship must be primarily for **passenger transport**, not for cargo.
- The ship must be operated according to the procedures and guidelines issued by the **Ministry of Tourism or Ministry of Shipping**.

**8. Chief Justice of the Telangana High Court Justice Alok Aradhe was sworn in as the Chief Justice of the Bombay High Court.**

Maharashtra Governor C. P. Radhakrishnan administered the oath of office to him at a brief swearing-in ceremony held at Darbar Hall in Raj Bhavan Mumbai.

He succeeded Justice Devendra Kumar Upadhyaya who demitted office on January 17 after heading the HC for a year and a half.

**Other appointment:**

**Justice Devendra Kumar Upadhyaya** was officially sworn in as the **Chief Justice of the Delhi High Court** in a formal ceremony. The oath was administered by Delhi Lieutenant Governor V K Saxena at the Raj Niwas.

**9. Union Home Minister and Minister of Cooperation, Amit Shah, has inaugurated the Hindu Adhyatmik Aur Seva Mela in Ahmedabad, Gujarat.**

The Mela, organized by the Hindu Aadhyatmik Seva Sansthan, brought together more than 200 'Seva Sanstha' on one platform. The fair features stalls offering urban visitors a glimpse into the tribal lifestyles.

The Union Minister also inaugurated and laid the foundation stone for various development projects worth **Rs. 651 Crore** of the **Ahmedabad Municipal Corporation (AMC)**.

- He announced the development of amusement parks and markets on both sides of the road to benefit the residents of Naranpura, Vadaj, Ranip, Chandlodia, and Ghatlodia.

- He also announced the inauguration of long-pending development projects in Chainpur and D Cabin, which will significantly reduce the travel distance between Ranip, Nava Ranip, Chainpur, and D Cabin.
- He introduced the initiative to construct step-wells (Bavdis) for rainwater harvesting in 350 societies in Ranip, ensuring that no society incurs any costs, as the Central and State Governments and AMC fund the project.

Union Minister Amit Shah also inaugurated **Shri Babulal Roopchand Shah Mahavir Cancer Hospital and Shri Phoolchandbhai Jaikishandas Vakharia Sanatorium** in **Surat, Gujarat**. The hospital is built at a cost of about Rs. 250 crores with a 110-bed facility.

**10. Union Minister for Fisheries, Animal Husbandry, and Dairying & Panchayati Raj, Rajiv Ranjan Singh alias Lalan Singh** inaugurated the "**Conclave on Dialogue for Holistic Development of Livestock Sectors in the North-East Region**" held in **Shillong, Sikkim**.

During the conclave, the Union Minister launched and inaugurated several significant projects.

- These included 15 Entrepreneurship Development Projects (EDPs) under the National Livestock Mission (NLM), with a total value of Rs.10.93 crore, and the establishment of four Fodder Farmer Producer Organizations (FPOs) facilitated by the National Dairy Development Board (NDDB).
- A Regional Semen Production Laboratory and Goat Semen Bank were announced to be set up in Khanapara under the NLM, backed by an investment of Rs.337.29 lakh.
- The NDDB would initiate a Baseline Village Survey to facilitate the formation of multipurpose dairy cooperative societies in Arunachal Pradesh, focusing on the Namsai, Lohit, and Lower Dibang Valley districts.
- He inaugurated the **Intensive Cattle Development Project in Khliehtyrshi, Meghalaya**, with an investment of Rs.31.86 lakhs, and the **Multiplier Pig Farm in Kyrdemkulai, Ri Bhoi District**, at a cost of Rs.10.23 crore.
- A "**Poultry Song**" in the Khasi language, titled "Ka Kam Ri Syiar, Kyntiew Ka loh Ka Kot," was launched to promote poultry farming in the region, along with the release of the **Meghalaya Animal Administrative Report 2023-2024**.
- He also launched a Development and Conservation Program for Siri Cattle in Sikkim, which is supported by an investment of ₹215.6 lakh. A Regional AI Training Centre was established in Gangtok under the Rashtriya Gokul Mission (RGM) at a cost of ₹450 lakh.
- He also launched an AI Training Centre focused on pigs at the Central Livestock Farm in Debipur, Tripura, which boasts a budget of ₹84 lakhs.
- A Memorandum of Understanding (MoU) was signed with the Transforming Rural India Foundation (TRIF) and the State Government of Assam to enhance convergence on awareness programs and provide technical assistance.
- An additional MoU was established for the handover of a Milk Processing Plant located at Ghungoor, Silchar, Assam, facilitated by the Directorate of Dairy Development, Government of Assam.

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**11. Union Minister for Environment, Forest and Climate Change (MoEFCC), Bhupender Yadav**, chaired the meeting of the Parliamentary Consultative Committee of the Ministry, in **Coimbatore, Tamil Nadu**.

The meeting focused on the implementation of the **Compensatory Afforestation Fund Management and Planning Authority (CAMPA)**.

During the meeting, the committee members appreciated the efforts made under CAMPA to enhance forest cover and maintain ecological balance. They also provided valuable suggestions for further improvement in the implementation of CAMPA.

A book titled 'Glimpses: Success Stories of CAMPA 2022-24', showcasing the works carried out by CAMPA between the years 2022 and 2024, was also released after the meeting. The Committee also inspected the research activities at the Institute of Forest Genetics and Tree Breeding (IFGTB), Coimbatore.

- 12.** The Government of India notified **rules for radar equipment** for the measurement of speed of vehicles under the Legal Metrology (General) Rules, 2011. These rules will come into force on **1<sup>st</sup> July 2025**.

The Rules provide that all such equipment shall be verified and stamped to ensure their correctness for the protection of human beings. The rules will also ensure precise measurement of speed, distance, and other relevant parameters.

The verified radar equipment will help in enforcement personnel to measure speed limits effectively, which in turn significantly enhances the effectiveness and credibility of law enforcement officers in traffic enforcement.

The verified & stamped Radar equipment for the measurement of the speed of vehicles is crucial for preventing accidents, wear & tear of roads, etc.

Radar devices emit radio waves that bounce off moving vehicles, calculating speed based on the Doppler Effect. Modern radar systems are highly accurate and can measure the speed of multiple vehicles simultaneously and often include features like automatic target tracking.

- 13.** The **Pangsau Pass International Festival**, a three-day event celebrating border trade and cultural exchange, was observed in **Nampong, Arunachal Pradesh**.

The festival celebrates the region's cultural heritage and its historical significance during **World War II**. This year's festival coincides with the **80<sup>th</sup> anniversary** of the war's conclusion.

The festival offers a platform for cross-border trade and cultural exchange with the neighboring country Myanmar to exhibit its culture and other products.

The festival conjoins the tribes of both North East and Myanmar and gives them the opportunity to showcase their culture and traditions to the world.

**Note:** Pangsau Pass (Pan Saung Pass) is located on the India-Myanmar border at an altitude of 3,727 feet (1,136 meters). It lies on the crest of the Patkai Hills and is part of the famous Ledo Road (Stilwell Road). It is named after the Myanmar village Pangsau, located 2 km east of the pass.

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- 14.** The **Union Ministry of Agriculture & Farmers Welfare** has launched its **first-ever survey** on the **'MyGov'** portal to assess **edible oil consumption** patterns in India.

This initiative aims to support the effective implementation of the National Mission on Edible Oils-Oilseeds (NMEO-Oilseeds).

The primary aim of this survey is to understand edible oil consumption trends and provide actionable data to shape policies under NMEO-Oilseeds.

The Survey involved a **45-day questionnaire** from various stakeholders like consumers and distributors of edible oil.

The survey, started on 9<sup>th</sup> January 2025, ended on 23<sup>rd</sup> February 2025.

The survey also analyses the behaviour pattern and influence of advertisement, labelling, and willingness to pay for premium oils.

The survey results will help determine which oilseeds should be prioritized under the NMEO-Oilseeds program. This program aims to increase domestic production of oilseeds, reducing the dependency on imports.



- 15.** The **National Security Council Secretariat, Government of India** organized the **Second Meeting of the BIMSTEC Expert Group on Cyber Security Cooperation** in New Delhi. The First BIMSTEC Experts Group Meeting on Cyber Security was also hosted by India in 2022 in New Delhi. The BIMSTEC Expert Group meeting aimed to establish an **Action Plan** to strengthen coordination and collaboration among BIMSTEC Member States to enhance cyber security in ICT use.
- This Action Plan includes procedures for exchanging cyber-related information, tackling cybercrime, safeguarding critical information infrastructures, responding to cyber incidents, and keeping up with international cyber norms.
  - The plan is intended to be carried out over a span of five years.
- During the second meeting, key developments included forming a **CERT-TO-CERT** cooperation mechanism, a Cybercrime Cooperation Framework for Law Enforcement agencies, and capacity-building programs focused on cyber security in the region. India also presented its initiatives of the Indian Cybercrime Coordination Centre (I4C) on “Cyber Hygiene for school children.” It was agreed that the successful implementation of the Action Plan would significantly bolster cyber security cooperation within BIMSTEC.
- 16.** The conference on **‘Sun, Space Weather, and Solar-Stellar Connections’** was organized by the **Indian Institute of Astrophysics (IIA)** to commemorate the **125th anniversary** of the **Kodaikanal Solar Observatory**. The Observatory has been providing invaluable insights into the Sun's behaviour and its impact on Earth through its repository of photographic images and was the harbinger of the birth of solar astrophysics in the country. The conference featured a diverse program of presentations, discussions, and poster sessions with themes like Solar magnetism over long time scales, Solar magnetism in high resolution, energetic phenomena, Solar-stellar connection, and Heliosphere and space weather, allowing participants to share their latest findings, exchange ideas, foster collaborations, and strengthen international cooperation. This conference celebrates the birth and growth of solar astronomy and solar physics in the country. The Kodaikanal Solar Observatory (KSO) of the Indian Institute of Astrophysics, a cornerstone of Indian astronomy, established in 1899, has been at the forefront of solar research.
- 17.** Defence Minister Rajnath Singh flagged off a **Battlefield Surveillance System (BSS)** named **‘SANJAY’** to transform Indian Army operations with integrated data from sensors providing real-time battlefield insights. SANJAY has been indigenously & jointly developed by the **Indian Army and Bharat Electronics Limited (BEL)**. This system will be inducted to all operational Brigades, Divisions & Corps of the Indian Army in three phases *w.e.f.* March to October of 2025, which has been declared as the ‘Year of Reforms’ by the Ministry of Defence (MoD). This system has been developed under the Buy (Indian) category at a cost of **Rs 2,402 crore**. SANJAY is an automated system that integrates the inputs from all ground and aerial battlefield sensors, processing them to confirm their veracity, preventing duplication, and fusing them to produce a Common Surveillance Picture of the battlefield over a secured Army Data Network & Satellite Communication Network.



The BSS is equipped with state-of-the-art sensors and cutting-edge analytics. It will monitor the vast land borders, prevent intrusions, assess situations with unparalleled accuracy, and prove to be a force multiplier in Intelligence, Surveillance & Reconnaissance.

- 18. The Inland Waterways Authority of India (IWAI)** under the Union Ministry of Ports, Shipping, and Waterways has upgraded its existing sub-office at **Varanasi** to a full-fledged Regional Office. This has been done for the effective implementation of Inland Water Transport (IWT) activities in National Waterway-1 (NW-1), River Ganga.

The decision is aimed at streamlining IWAI projects and related works in the state of Uttar Pradesh.

IWAI presently has five regional offices in **Guwahati (Assam), Patna (Bihar), Kochi (Kerala), Bhubaneswar (Odisha) and Kolkata (West Bengal)**. It will now have its **sixth regional office in Varanasi, Uttar Pradesh**.

The Varanasi regional office with its sub-office at Prayagraj will oversee works in the 487-kilometre stretch from Majhua to Varanasi MMT (Multi-Modal Terminal) and further up to Prayagraj, apart from other NWs in Uttar Pradesh.

The implementation of the World Bank-supported **Jal Marg Vikas Project (JMVP)** will be one of its key priorities.

There are about 30 rivers in Uttar Pradesh, of which 10 have been declared as National Waterways. The Varanasi Regional Office of IWAI shall look after development works not only on the River Ganga but its various tributaries and other national waterways in Uttar Pradesh. These include rivers like Betwa, Chambal, Gomti, Tons, Varuna, and parts of Gandak, Ghaghra, Karamnasa, and Yamuna rivers.

It will also be coordinating with the State IWT Authority set up for the development of waterways in Uttar Pradesh.

**Jal Marg Vikas Project (JMVP):**

JMVP is aimed at the capacity augmentation of River Ganga, i.e., NW-1 through various river conservancy works like bandalling and maintenance dredging in addition to already constructed MMT at Varanasi to promote cruise tourism and smooth cargo movement along the waterway. Three Multi-Modal Terminals – one each at Varanasi, Sahibganj, and Haldia along with an Inter-Modal Terminal at Kalughat and a new navigational lock at Farakka in West Bengal have been built under JMVP to facilitate easy navigation along River Ganga.

Besides, 60 community jetties are being built along NW-1 in four states of Uttar Pradesh, Bihar, Jharkhand, and West Bengal – to facilitate local commuters, small and marginal farmers, artisans, and fishermen communities.

- 19. The first edition of the Technology Dialogue** was held at the **Indian Institute of Science (IISc), Bengaluru, Karnataka** from 24 & 25 January 2025 in a hybrid mode with both virtual and physical presence.

The theme of the dialogue was "**Exploring New Frontiers in Technology Diplomacy**".

The **External Affairs Ministry** organized the dialogue in partnership with the Office of the Principal Scientific Adviser to the Government of India and IISc Bengaluru.

The summit was inaugurated with a keynote address on the International Technology Engagement Framework (ITEF) by **Dr Jitendra Singh**, Union Minister of State (Independent Charge) for Science and Technology.

During the event, the Union Minister unveiled "**Vision India Techade**", envisaging a global leadership role for India, particularly in innovation and technology.

The event also featured the **India-France AI Policy Roundtable: Roadmap for the AI Action Summit 2025**. The roundtable focused on the following key objectives:

- Unified Global AI Governance

- Understanding AI Technologies and Implications
- Addressing the Digital Divide and Market Concentration
- Common and Open AI Infrastructure
- Cultural and Linguistic Diversity in AI
- Sustaining AI Innovation and Addressing Resource Needs

**20.** The **Bureau of Energy Efficiency (BEE)**, Ministry of Power, Government of India, and **The Energy and Resources Institute (TERI)** have signed a Memorandum of Understanding (MoU) to jointly establish a **Centre of Excellence for Energy Transition (CoEET)**.

The CoEET will be housed at TERI's Institute of Energy Transition (IoET) at its campus in **Hyderabad**.

The Centre will act as a catalyst for clean energy adoption, enabling to lead the global transition to a low-carbon economy.

The CoEET will conduct comprehensive research and studies across various sectors to reduce greenhouse gas emissions, improve energy efficiency, and promote the adoption of low-carbon technologies. Its scope will include exploring innovative solutions for emission reductions in industries, MSMEs, buildings, transport, power, and mining sectors.

The Centre will also focus on advancing energy-efficient technologies such as motors, HVAC systems, advanced boilers, smart manufacturing, and waste heat recovery systems.

The Centre will support the formulation of policy and regulatory recommendations for building codes, energy performance standards, and appliance labeling while promoting circular economy practices and integrating advanced technologies such as artificial intelligence and real-time energy monitoring.

As part of its mandate, the Centre will contribute to enhancing energy efficiency in power generation, transmission, and distribution systems to minimize losses and support India's energy security goals.

**21.** Union Home Minister and Minister of Cooperation, **Amit Shah**, addressed the inaugural function of **International Year of Cooperatives 2025 in Mumbai, Maharashtra**.

The Ministry of Cooperation has outlined a 12-month program to celebrate the Year of Cooperatives in India.

The Union Minister virtually inaugurated the umbrella organization for cooperative banks, the **National Urban Cooperative Finance and Development Corporation (NUCFDC)**. This organization will provide multidimensional benefits to the urban cooperative sector.

The focus will be on better utilization of resources, improving banking processes, and unifying the accounting systems of all cooperative banks.

India currently has a total of 1,465 urban cooperative banks, nearly half of which are located in Gujarat and Maharashtra. The country also has 49 scheduled banks and over 8.25 lakh cooperative institutions.

The training program for the **10,000 M-PACS (Multipurpose Primary Agricultural Cooperative Societies)** formed under the new bylaws started during the event.

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**22.** The **Ministry of Tourism**, Government of India, participated in the **International Tourism Trade Fair**, better known as **FITUR**, held in **Madrid, Spain**. The aim is to position India as a potential leading destination in the source market of Spain and Latin America.

The exhibition at FITUR is considered to be a benchmark event in the tourism sector.

FITUR is the global meeting point for tourism professionals and the leading fair for inbound and outbound markets in Ibero-America.

The Incredible India pavilion at FITUR was inaugurated by **Dinesh K. Patnaik**, Ambassador of India to Spain, in the presence of officials from the Ministry of Tourism, State governments, and co-exhibitors.

The India Pavilion showcased India's rich cultural and natural heritage, including renowned museums, wildlife sanctuaries, spiritual destinations, and dance forms, all of which together combine to make India a popular destination for travelers seeking unique and authentic experiences.

The Ministry of Tourism also launched the '**Chalo India Initiative**'. The Indian diaspora members can register themselves on the Chalo India portal - [www.chaloindia.gov.in](http://www.chaloindia.gov.in) to receive a unique referral code and send 5 non-Indian friends to travel to India to explore the grandeur and diverse experiences that India offers.

**Note:** The year 2026 will be marked as the Dual Year of Culture, Tourism, and Artificial Intelligence on the occasion of the 70<sup>th</sup> year of diplomatic relations between India and Spain.

**23. Indian Railways** has achieved a significant milestone by upgrading **over 23,000 track kilometers (TKM)** of the Indian Railways network to support train speeds of up to **130 kilometers per hour (kmph)**.

This remarkable progress underscores the government's commitment to modernizing railway infrastructure, improving connectivity, and reducing travel times for millions of passengers nationwide.

Nearly **one-fifth** of India's railway network is now equipped for higher speeds.

The modernization of track infrastructure involves comprehensive upgrades, including the strengthening of tracks to ensure stability and durability for high-speed operations, the implementation of advanced signalling systems for precise communication and safe train operations, and the installation of safety measures such as fencing at vulnerable locations to enhance security and mitigate risks.

The upgrades prominently feature sections of the **Golden Quadrilateral** and **Golden Diagonal** networks, vital corridors linking the nation's major cities.

Around **54,337 TKM** of tracks have been upgraded to support speeds up to **110 kmph**.

Compared to the previous year, specialized train services during periods of peak demand increased significantly by **54%**, reaching to **57,169** services.

A **4% rise** in **earnings** between **April and December** of the current fiscal year, 2024-25 with **₹1.26 lakh crore** revenue from freight operations. The **passenger segment earnings** increased by **6%**, reaching **Rs 55,988 crores**.

A **2%** higher capital expenditure in 2024-25 where the capital investments increased to **₹1.92 lakh crore** during the current fiscal year, 2024-25 showcasing the government's commitment to infrastructure development.

For the January-24 to November-24 period, the revenue earning freight loading on Indian Railways was **1473.05 metric tonnes**, recording a growth of **3.86%** over the corresponding period of last year.

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**24. THDC India Limited**, a Mini-Ratna PSU, marked a significant milestone by declaring the Commercial Operation Date (COD) of Unit #1 of the **1320 MW Khurja Super Thermal Power Plant (KSTPP)**.

Traditionally focusing on hydropower, THDCIL's landmark achievement now demonstrates its prowess in the thermal power sector, highlighting the company's journey towards further energy self-reliance in India.

The Commercial Operation Declaration (COD) is a significant milestone as it marks the official point when the plant is considered commercially operational and capable of generating and supplying electricity to the grid.

With this achievement, the Khurja Super Thermal Power Plant (KSTPP) will start feeding reliable electricity to UP (64.7%), Rajasthan (21.3%), Uttarakhand (3.9%) and Unallocated regions (10.1%).

The **Flue Gas De-sulphurization (FGD)** system has been integrated into the Khurja Thermal Power Plant to control emissions, specifically targeting the removal of Sulphur Di Oxide (SO<sub>2</sub>) from flue gas. This system reduces the environmental impact of burning fossil fuels, thus improving air quality.

**R. K. Vishnoi** is the current CMD of THDC India Limited.

- 25. Chhattisgarh-based Coal India Subsidiary South Eastern Coalfields Limited (SECL)** has achieved a remarkable **281 million cubic meters (MCuM)** in **overburden removal (OBR)** from April 2024 to date, surpassing **105%** of its pro-rata target and noting a 19.82 MCuM (7.58%) increase compared to last year's same time.

OBR is a crucial pre-coal extraction process that involves clearing soil and rock layers to access coal reserves.

With this momentum, SECL is confident of surpassing its annual target and achieving an additional 40-45 million cubic meters of OBR, marking the highest ever in the company's history. SECL has deployed the vertical ripper technique, an environmentally friendly, blast-free method for overburden removal in its megaprojects. This approach ensures minimal environmental impact while maintaining high efficiency in operations.

Dr. Prem Sagar Mishra is the current Chairman-cum-Managing Director of SECL.

- 26. The Department of Consumer Affairs** has notified the **Draft Legal Metrology (Indian Standard Time) Rules, 2025**, for the "One Nation, One Time" initiative to establish synchronized and precise **Indian Standard Time (IST)** across the country.

The project, undertaken in collaboration with the **National Physical Laboratory (NPL)** and the **Indian Space Research Organisation (ISRO)**, seeks to disseminate IST with millisecond to microsecond accuracy.

To achieve this precision, infrastructure will be established in **five Legal Metrology laboratories** across India.

This precision is vital for sectors such as navigation, telecommunications, power grid synchronization, banking, digital governance, and cutting-edge scientific research, including deep space navigation and gravitational wave detection.

At present, many Telecom Service Providers (TSPs) and Internet Service Providers (ISPs) rely on foreign time sources like GPS instead of IST, posing risks to cybersecurity and the reliability of critical infrastructure.

Recognizing these challenges, a high-powered inter-ministerial committee, chaired by the Secretary of Consumer Affairs, has been constituted.

The committee includes representatives from NPL, ISRO, IIT Kanpur, NIC, CERT-In, SEBI, and various government departments, including Railways, Telecom, and Financial Services. Its mandate is to develop a policy framework and regulations to ensure the mandatory adoption of IST across all sectors.

IST, based on Coordinated Universal Time (UTC) with a 5:30-hour offset, is maintained by the **CSIR-National Physical Laboratory (CSIR-NPL)**.

The draft rules propose synchronization of all legal, administrative, and commercial activities with IST, prohibiting the use of alternative time references unless explicitly permitted by the government.



**27. Birla Institute of Management Technology (BIMTECH)** has introduced a blockchain-based digital currency, '**BIMCOIN**', which is designed exclusively for BIMTECH's ecosystem. BIMCOIN facilitates secure, transparent, and instant transactions among students, vendors, and administrators through a permissioned blockchain platform. Following IIT Madras, BIMTECH became India's first business management institute to launch a blockchain-based digital currency. BIMCOIN operates on a blockchain, offering decentralization, transparency, and programmable features like smart contracts. BIMCOIN streamlines payments, promotes transparency, and introduces advanced financial tools, ensuring enhanced security, fraud protection, and ethical practices.

**28. The Indian Space Research Organization (ISRO)** has successfully launched its historic **100<sup>th</sup> launch** from the Satish Dhawan Space Centre in Sriharikota. The **GSLV-F15** with the **NVS-02 satellite** lifted off from the spaceport's second launch pad. The GSLV-F15 is the **17<sup>th</sup> flight** of India's Geosynchronous Satellite Launch Vehicle (GSLV) and the **11<sup>th</sup> flight** with the Indigenous Cryo stage. It is the 8<sup>th</sup> operational flight of GSLV with an indigenous Cryogenic stage.

**NVS-02:**

- The NVS-02 satellite was designed, developed, and integrated at the **U. R. Satellite Centre (URSC)** with the support of other satellite-based work centers.
- NVS-02, the second satellite in the NVS series, is configured with navigation payload in L1, L5, and S bands in addition to ranging payload in C-band like its predecessor-NVS-01.
- It is configured on standard I-2K bus platforms with a lift-off mass of 2,250 kg and a power handling capability of ~3 kW.
- It will be placed at 111.75°E, replacing IRNSS-1E.
- NVS-02 uses a combination of indigenous and procured atomic clocks for precise time estimation.

ISRO first launched the satellite on **August 10, 1979**. It was the experimental flight of Satellite Launch Vehicle-3 (SLV-3 E10) carrying the Rohini Technology Payload, which was only partially successful.

**29. The Ministry of Micro, Small, and Medium Enterprises (MSME)** has launched the **Trade Enablement and Marketing (TEAM) initiative** to help MSMEs adopt digital commerce by leveraging the Open Network for Digital Commerce (ONDC). It has been launched under the World Bank-supported "**Raising and Accelerating MSME Productivity (RAMP)**" Programme of the Ministry of MSMEs. The initiative will leverage Digital Public Infrastructure through ONDC to support micro and small enterprises (MSEs). The total outlay of the initiative is **Rs.277.35 crore**. The duration of the initiative is from **FY 2024-2025 to FY 2026-2027**.

**Target:**

- **5 lakh MSEs** to benefit from the scheme in three years, **50 percent** of which would be Women-owned enterprises.
- **150 Workshops** will be organized preferably in tier 2, and 3 cities to create awareness about the initiative among MSMEs and onboarding onto the ONDC network, along with demand generation drives through digital marketing.

**NSIC (National Small Industries Corporation)**, a Mini Ratna CPSE under the Ministry of MSME, Govt of India is the implementing agency for this Initiative.

**Open Network for Digital Commerce (ONDC)** is an initiative of the Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce, aimed at democratizing digital commerce. Unlike traditional platforms, ONDC enables interoperability across buyer & seller applications.

**T Koshy** is the current Managing Director and CEO of ONDC.

## STATES AFFAIRS

- 30. Gujarat** hosted the **1<sup>st</sup> International Olympic Research Conference** at the Rashtriya Raksha University (RRU) campus in Gandhinagar from 27-30 January 2025. The conference is organized by the Indian Olympic Association. The conference addresses financial challenges and creates a sustainable roadmap for hosting the Olympics. The four-day conference, in collaboration with the Union Ministry of Youth Affairs and Sports, featured keynote sessions on topics such as "2036 Vision: Pathway to Become an Olympic Host," "Global Best Practices and Comparative Analysis in Olympic City Selection and Urban Legacy," "Financing the Future: Innovative Economic Models for Hosting Olympics in India, Insights into Sustainable Funding and Investment," and "Greening the Games: Integrating Sustainability into the Indian Olympic Plan Strategies."
- 31. Uttarakhand** has become the **first state** in India to implement the **Uniform Civil Code (UCC)**. The state fully adopted the UCC on **27<sup>th</sup> January 2025**. The UCC seeks to bring uniformity across personal laws relating to marriage, divorce, succession, and inheritance, ensuring equal rights regardless of caste, religion, or gender.
- The Uttarakhand Assembly passed the UCC bill on **7<sup>th</sup> February 2024** and received the President's assent on **13<sup>th</sup> March 2024**.
  - The **Uttarakhand Uniform Civil Code Act, 2024**, covers a wide range of legal matters, including the creation and cancellation of wills, marriage registrations, and succession.
  - It establishes clear guidelines for marriage eligibility, such as the legal age and mental capacity of both parties and mandates the registration of all marriages within 60 days.
  - While the Act applies to all residents of Uttarakhand, it excludes Scheduled Tribes and protected persons.
  - The government has set a six-month window for the registration of marriages conducted before March 26, 2010, or outside the state.
- Note:** Article 44 of the Indian Constitution advocates for the implementation of a Uniform Civil Code (UCC) across India.
- 32. Indore (Madhya Pradesh) and Udaipur (Rajasthan)** have become the **first two Indian cities** to make it to the global list of **Accredited Wetland Cities** under the **Ramsar Convention on Wetlands**.
- **Indore:** Sirpur Lake (Ramsar Site) is recognized for water bird congregation and is being developed as a bird sanctuary.
  - **Udaipur:** Surrounded by five major wetlands, namely, Pichola, Fateh Sagar, Rang Sagar, Swaroop Sagar, and Doodh Talai.

The Ramsar Convention promotes conservation and wise use of wetlands globally across 172 member countries. Accreditation recognizes cities valuing and conserving natural and human-made wetlands.

The latest round accredited **31 cities**, including these two, bringing the global total to **74 wetland cities**.

India currently has **85 protected wetlands** under the Ramsar treaty.

**Wetland City Accreditation (WCA):**

- It is a voluntary Accreditation system that provides an opportunity for cities that value their natural or human-made wetlands to gain international recognition and positive publicity for their efforts.
- It was approved in Uruguay in COP12 of the Ramsar Convention (2015).
- It is valid for 6 years, after which it must be renewed.

**33.** Secretary, Ministry of Coal, Vikram Dev Dutt, virtually inaugurated **digital classrooms of government schools in Jharkhand**. These classrooms are installed under '**Digi Vidya**', a CSR initiative of **Coal India Limited subsidiaries**.

'Digi Vidya' aims to ensure students of schools situated in mining areas of eight states where CIL's subsidiaries operate get quality education and none of them are left behind in the journey of 'Viksit Bharat'.

In the first phase, 272 government schools were upgraded under Digi Vidya with Smart classrooms.

- **Bharat Cooking Coal Ltd (BCCL)** has implemented Smart Classrooms and ICT labs in 79 schools of Dhanbad district, with an investment of over Rs. 10.69 crores.
- **CCL**, another Jharkhand-based subsidiary of CIL, is implementing Digi Vidya in 193 schools, situated in Chatra, Bokaro, Ramgarh, Pakur, Hazaribagh, Latehar, Ranchi, and Giridih.
- **Mahanadi Coalfields Limited (MCL)**, as part of its CSR initiative, has launched "Project Sambalpur Sikshotthan – MCL Ke Shayog Say" to significantly improve the educational infrastructure in Sambalpur district. In this connection, an MoU was signed between MCL and the District Administration, Sambalpur, marking the commencement of the project. Under this initiative, 20,617 dual desk benches will be provided for 809 elementary schools in the district. This project, valued at ₹22.51 crore, will directly benefit over 40,000 students annually by providing proper sitting arrangements.
- **Northern Coalfields Limited (NCL)** launched a project worth Rs. 1.46 Crore in the operational district of Sonbhadra (U.P) covering the renovation of the infrastructure of three schools.
- As part of Coal India & WCL's Golden Jubilee Celebrations, WCL (**Western Coalfields Limited**) launched The Happy School project at Dr. Ram Manohar Lohia Government School. The project aims to redesign Government Schools using the innovative Building as Learning Aid (BaLA) concept. As a pilot, five Nagpur Municipal Corporation (NMC) schools were selected for the project benefiting 1,055 students.

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**34.** Union Minister of Housing & Urban Affairs, Manohar Lal Khattar visited **Karimnagar Smart City in Telangana** and inaugurated 4 prominent projects working in the sector of education, solid waste management, and social infrastructure.

**Key projects inaugurated:**

- **Development of Dr. B.R. Ambedkar Stadium:** This Rs.22 crore project includes a commercial complex, renovation of the indoor hall, modern toilets, parking area, and landscaping, providing an inclusive space for recreation and sports.
- **Multi-purpose School Park:** Spread over 5.96 acres, this Rs.12.35 crore park has a walking track, musical fountain, and recreational facilities, providing a vibrant public space for families.
- **24x7 Water Supply:** This Rs.18 crore initiative has introduced a new water distribution network in the Housing Board Colony, increasing efficiency and accessibility in water management for residents.
- **Social Infrastructure in Schools and smart classrooms in govt schools:** Renovations carried out at a cost of Rs.9.20 crore, such as construction of toilet blocks, compound walls, borewells, and sports facilities, ensure a better learning environment for students in 27 govt schools. Also, smart classrooms were developed in 53 govt schools in Karimnagar to enhance the learning methodology in the city.

Karimnagar Smart City has implemented 50 projects worth Rs.1,117 crore. Of these, 36 projects worth ₹884 crore have been completed, and 14 projects worth ₹233 crore are under implementation. These initiatives contribute to key areas such as smart mobility, water supply, sanitation, and social infrastructure.

- 35. Kerala Chief Minister Pinarayi Vijayan has launched the Kerala Warnings, Crisis, and Hazard Management System (KaWaCHaM)** to enhance disaster preparedness and response in the state, utilizing advanced technology for timely alerts regarding extreme weather events. KaWaCHaM is developed by the **Kerala State Disaster Management Authority (KSDMA)** with support from the **National Disaster Management Authority** and the **World Bank**. It is supported under the **National Cyclone Risk Mitigation Project (NCRMP)**. It offers hazard assessment, alert issuance, and threat-based action planning. It provides updates for extreme weather events such as heavy rain, etc. The entire system includes a network of 126 siren-strobe light units, 93 emergency operation centres connected via a Virtual Private Network (VPN), decision support software, and a large data centre.
- 36. Tripura Chief Minister Manik Saha has announced that the Ministry of Home Affairs (MHA) has approved the new state emblem.** The proposal of the State Emblem of the government of Tripura has been examined in terms of Rule 4(2) of the State Emblem of India (Regulation of Use) Rules, 2007 (as amended in 2010), and has been found in order. The state's newly designed emblem comprises the national emblem in the center of an outline of the Tripura map that is within a circle of saffron colour with the Tripura government written below.
- 37. The Gujarat Biodiversity Board has announced the designation of the 'Inland Mangrove Guneri'** as the state's first Biodiversity Heritage Site (BHS). The aim is to protect a unique mangrove ecosystem that thrives in a non-tidal environment. The initiative seeks to encourage conservation ethics and improve the quality of life for local communities. It also addresses the rapid loss of biodiversity in intensively managed areas. The 'Inland Mangrove Guneri' site is located at Guneri in Lakhpat taluka of **Kutch** district. Mangroves are commonly found along coasts with tidal movements occurring every 24 hours, resulting in persistent swampiness and mud. In contrast, the mangrove at Guneri, which is 45 km from the Arabian Sea and 4 km from Kori Creek, is an exception. This mangrove forest, covering a



flat land area of 32.78 hectares, does not experience water inflow, nor is it muddy or swampy. This is a unique feature.

## INTERNATIONAL AFFAIRS

- 38.** The **Government of India and the Republic of Korea** conducted the signing of the Exchange of Notes for the Technical Cooperation Project titled '**Strengthening Vocational Education and Training in Mechatronics in India**' in New Delhi.

The project will be implemented in collaboration with the Korea International Cooperation Agency (KOICA) of the Government of the Republic of Korea. This is the first project being implemented with the assistance of KOICA in India.

The Project, which spans over two years, aims to establish a basis of vocational education and training in mechatronics in India and will be implemented by **NCERT** at the **Regional Institute of Education (RIE), Bhopal**, where it will help build an environment to pilot education in mechatronics by preparing curriculum, textbooks, teacher's manual and equipment.

The project will help build the capacity of teachers in mechatronics while also facilitating networking between industry and RIE, Bhopal.

**Note:** The Republic of Korea was designated as India's Official Development Assistance (ODA) partner for development cooperation in October 2016. The bilateral relationship between the two countries was upgraded to 'Special Strategic Partnership' in the year 2015.

- 39.** The **United Nations General Assembly** has declared **2025** as the **International Year of Glaciers' Preservation** to raise awareness on the vital role glaciers, snow, and ice play in the climate system and water cycle, as well as the far-reaching impacts of rapid glacial melt. UNESCO and the World Meteorological Organization (WMO) are the lead agencies coordinating this international effort supported by over 75 international organizations and 35 countries.

The International Year of Glacier Preservation will focus on several critical areas:

- Expanding global glacier monitoring systems to enhance data collection and analysis.
- Developing early warning systems for glacier-related hazards.
- Promoting sustainable water resource management in glacier-dependent regions.
- Preserving cultural heritage and traditional knowledge related to glacial environments.
- Engaging youth in glacier preservation efforts and climate action.

It has also been decided to observe **March 21** of each year as **World Day for Glaciers**, starting in 2025.

- 40.** India granted **Observer Status** in the OCCAR-managed **MALE RPAS (Eurodrone) Programme**. With this, India became the **second** Asia-Pacific country to gain such status after Japan.

**Eurodrone programme:**

- Eurodrone or **European Medium Altitude Long Endurance Remotely Piloted Aircraft System (MALE RPAS)** is a twin-turboprop MALE unmanned aerial vehicle (UAV).
- It can be used for long-endurance missions such as intelligence, surveillance, target acquisition, and reconnaissance (ISTAR), maritime surveillance, etc.
- The Eurodrone program is a 4-nation initiative involving **France, Germany, Spain, and Italy**. It is led by the Bonn-based OCCAR (Organisation for Joint Armament Cooperation).

Notably, India requested on 27 August 2024 to be granted Observer Status in the Eurodrone programme.

## REPORTS & INDICES

41. The **Ministry of Electronics and Information Technology (MeitY)** has released a comprehensive report titled '**Estimation and Measurement of India's Digital Economy.**'

**Key findings of the report:**

- As per the report, India's digital sector accounted for **11.74 percent** of national income, amounting to Rs.31.64 lakh crore in GDP in 2022-23.
- The **digital-enabling industry**, which includes sectors such as information and communication-related services, telecommunication (traditionally referred to as the ICT sector), and manufacturing of electronic components, computers, and communication equipment, is the highest contributor, accounting for **7.83% of GVA.**
- The **new digital industries**, which include Big Tech players, other digital platforms and intermediaries, and firms dependent on digital intermediaries, account for nearly **2% of GVA.**
- The digital contribution of three traditional industries (BFSI, trade, and education) amounts to 2% of the national GVA.
- India's digital economy is expected to grow almost **twice as fast** as the overall economy, contributing to nearly **one-fifth** of national income by **2030**. In the short run, the highest growth is likely to come from the growth of digital intermediaries and platforms, followed by higher digital diffusion and digitalization of the rest of the economy.
- In 2022-23, the **digital economy** accounted for **14.67 million workers** or 2.55% of India's estimated workforce.

The report acknowledges that its estimates remain conservative due to data gaps, particularly in smaller digital platforms, the informal sector, and industries like health and logistics.

42. The Chairman of the 16<sup>th</sup> Finance Commission, Dr. Arvind Panagariya, launched the inaugural issue of **NITI Aayog's** report titled "**Fiscal Health Index (FHI) 2025**" in New Delhi.

The report provides a comprehensive assessment of the fiscal health of 18 major States, based on five key sub-indices:

- Quality of Expenditure
- Revenue Mobilisation
- Fiscal Prudence
- Debt Index
- Debt Sustainability

It will be an annual publication and offers a systematic approach to assess the state's fiscal health, identify areas for improvement, and promote best practices across states.

The report uses data from the **Comptroller and Auditor General of India (CAG)** for the fiscal year **2022-23**, supplemented by trends from **2014-15 to 2021-22**.

**Key findings:**

- **Odisha** excels in fiscal health with the highest overall index score of 67.8. It tops the Debt Index (99.0) and Debt Sustainability (64.0) rankings with better-than-average scores under Quality of Expenditure and Revenue Mobilization. The state has maintained low Fiscal Deficits, a good debt profile, and an above average Capital Outlay/GSDP ratio.

- **Chhattisgarh and Goa** follow, with scores of 55.2 and 53.6, respectively. Chhattisgarh stands out for its Debt Index, while Goa stands for Revenue Mobilization. Both states have effectively balanced expenditure with revenue, contributing to Fiscal Prudence.
- Goa, Telangana, and Odisha are leading in Revenue Mobilization and Fiscal Prudence.
- Karnataka faces a decline due to weaker performance in expenditure quality and debt management.
- States like Punjab, Kerala, and West Bengal faced challenges in debt sustainability and revenue mobilization, highlighting the need for fiscal reforms.
- Odisha and Jharkhand maintained fiscal prudence with lower fiscal deficits, enabling better allocation of resources toward development.
- Maharashtra and Gujarat demonstrated robust debt management practices, maintaining low debt-to-GSDP ratios.

States	FHI Score	Rank 2022-23	Quality of Expenditure	Revenue Mobilization	Fiscal Prudence	Debt Index	Debt Sustainability
Odisha	67.8	1	52.0	69.9	54.0	99.0	64.0
Chhattisgarh	55.2	2	55.1	56.5	56.0	79.6	29.0
Goa	53.6	3	45.5	87.1	59.4	51.0	25.2
Jharkhand	51.6	4	47.3	45.7	62.4	66.9	35.7
Gujarat	50.5	5	40.0	48.7	52.7	69.0	42.0
Maharashtra	50.3	6	37.1	59.1	41.8	76.4	36.8
Uttar Pradesh	45.9	7	45.8	34.6	44.7	59.9	44.5
Telangana	43.6	8	36.9	75.2	40.8	53.3	11.7
Madhya Pradesh	42.2	9	59.7	27.6	35.6	61.0	27.2
Karnataka	40.8	10	47.4	43.9	43.9	62.2	6.7
Tamil Nadu	29.2	11	32.0	41.2	25.8	36.0	11.1
Rajasthan	28.6	12	38.3	35.4	19.9	32.3	16.8
Bihar	27.8	13	56.1	5.3	11.5	47.2	18.8
Haryana	27.4	14	24.8	47.8	26.1	24.1	14.3
Kerala	25.4	15	4.2	54.2	34.0	23.1	11.3
West Bengal	21.8	16	32.3	12.4	25.4	18.3	20.6
Andhra Pradesh	20.9	17	31.4	22.1	13.3	37.8	0.0
Punjab	10.7	18	4.7	28.1	5.6	0.0	15.2

#### 43. Times Higher Education (THE) has unveiled the **World University Rankings by Subject 2025**.

These rankings cover **11 disciplines**: Arts and Humanities, Business and Economics, Computer Science, Education Studies, Engineering, Law, Life Sciences, Medical and Health, Physical Sciences, Psychology, and Social Sciences.

The 2025 rankings include 2,092 ranked universities.

##### **Top-3 universities:**

- University of Oxford
- University of Cambridge
- Massachusetts Institute of Technology

For the first time, an Indian institution, **IISc Bengaluru**, has secured a place (**99<sup>th</sup> rank**) among the elite top 100 universities.

The Indian Institute of Science (IISc) Bengaluru has secured a spot in the world's top 100 institutions offering **computer science**.

In the ranking released last year, IISc led Indian universities by achieving a slot in the 251-300 band.

**Number one-ranked institutions across World University Rankings 2025: by subject**

Ranking	Top institution	Country/territory
Arts and Humanities	Massachusetts Institute of Technology	United States
Business and Economics	Massachusetts Institute of Technology	United States
Computer Science	University of Oxford	United Kingdom
Education Studies	Stanford University	United States
Engineering	Harvard University	United States
Law	Stanford University	United States
Life Sciences	Harvard University	United States
Medical and Health	University of Oxford	United Kingdom
Physical Sciences	California Institute of Technology	United States
Psychology	Stanford University	United States
Social Sciences	Massachusetts Institute of Technology	United States

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- 44.** According to the **Global Firepower Index 2025**, **India** ranked as the **fourth** most powerful military in the world. It secured a score of **0.1184**.  
The index evaluates the military strength of 145 countries based on over 60 parameters, including manpower, natural resources, finance, and geography. A score of 0.0000 represents an ideal military strength, which no country possesses.  
The index **doesn't** include a country's nuclear weapon capability but only includes conventional military capabilities.  
The **United States of America** holds the **first position**, followed by Russia and China in the Global Firepower Index 2025.  
**The top 10 countries on the Global Firepower Index 2025 are:**
- United States of America: score 0.0744
  - Russia: score 0.0788
  - China: score 0.0788
  - India: score 0.01184
  - South Korea: score 0.1656
  - United Kingdom: score 0.1785
  - France: score 0.1878
  - Japan: score 0.1839
  - Türkiye: score 0.1902
  - Italy: score 0.2164
- Bhutan** was ranked at the **bottom** of the index at 145<sup>th</sup> position.  
Pakistan which was ranked 9<sup>th</sup> in 2024 dropped to 12<sup>th</sup> position in the 2025 ranking.

- 45.** The **Forbes 50 Over 50 Global list**, published for the first time ever, is a list of entrepreneurs, investors, inventors, artists, activists, and other high-achievers who make a lasting impact through their work.  
The list is topped by **Quarraisha Abdool Karim (South Africa)**. She's currently the cofounder and associate director of the Center for the AIDS Programme of Research in South Africa (CAPRISA).  
**Rafaela Aponte-Diamant** (Switzerland) **ranked 2<sup>nd</sup>** in the list. She is the co-owner of the Mediterranean Shipping Company (MSC), the world's largest shipping line.  
The list included the names of **three Indian women**. They are:  
**Urmila Asher (ranked 3<sup>rd</sup>)**:



At the age of 80, Urmila Asher, fondly known as Guju Ben, stands as a testament to resilience and reinvention. At 75, she embarked on a new venture by launching **Guju Ben na Nasta**, a food business specializing in Gujarati cuisine. She is now a TEDx speaker, YouTuber, and former MasterChef India contestant.

**Kiran Mazumdar-Shaw (ranked 32<sup>nd</sup>):**

Kiran Mazumdar-Shaw is the Chairperson and Managing Director of **Biocon**, Asia's leading biopharmaceuticals enterprise. Named among TIME magazine's 100 most influential people in the world, she is recognized as a global thought leader for Biotechnology. She has been recognized with the Padma Shri (1989) & the Padma Bhushan (2005), two of India's prestigious civilian honors.

**Sheela Patel (ranked 37<sup>th</sup>):**

Sheela Patel, born in 1952, is a distinguished activist and scholar who has dedicated her life to advocating for the rights of slum dwellers and fostering equitable urban spaces. In 1984, she co-founded the **Society for Promotion of Area Resource Centres (SPARC)** in Mumbai, which has played a pivotal role in addressing the housing needs of low-income communities and championing the cause of pavement dwellers.

## GOVERNMENT SCHEMES & PROGRAMMES

46. The Ministry of Finance notified the operationalization of the **Unified Pension Scheme (UPS)** as an option under the National Pension System (NPS) for central government employees.
- The UPS shall apply to Central Government employees who are covered under the National Pension System and who choose this option under the National Pension System.
  - The effective date for operationalization of the Unified Pension Scheme shall be **April 1, 2025**.
  - The new UPS will offer **50%** of the average basic pay drawn by a Central government employee during the 12 months prior to retirement, provided they complete **25 years** of service.
  - Employees with less than 25 years of service but more than 10 years will receive a pension on a proportionate basis.
  - The **Pension Fund Regulatory and Development Authority (PFRDA)** may issue regulations for operationalizing the UPS.

**Background:**

The Government of India had set up a high-level committee, headed by cabinet secretary-designate **T.V. Somanathan**, the then-finance secretary, in April 2023 to rework the existing pension system, known as the New Pension Scheme (NPS).

The Cabinet approved the new pension policy for nearly 2.3 million central government employees on **August 24, 2024**.

47. The Union Cabinet, chaired by Prime Minister Narendra Modi, has approved the launch of the **National Critical Minerals Mission (NCMM)** with an expenditure of **Rs.16,300 crore** and expected investment of Rs.18,000 crore by PSUs, etc.
- The Union Finance Minister announced the setting up of the Critical Mineral Mission in the **Union Budget for 2024-25 on 23<sup>rd</sup> July 2024**.
- The mission will encompass all stages of the value chain, including mineral exploration, mining, beneficiation, processing, and recovery from end-of-life products.

The mission will intensify the exploration of critical minerals within the country and in its offshore areas. It aims to create a fast-track regulatory approval process for critical mineral mining projects.

The mission will offer financial incentives for critical mineral exploration and promote the recovery of these minerals from overburden and tailings.

The mission includes provisions for setting up mineral processing parks and supporting the recycling of critical minerals. It will also promote research in critical mineral technologies and proposes setting up a Centre of Excellence on Critical Minerals.

48. The Government of India has approved the introduction of the **Mutual Credit Guarantee Scheme for MSMEs (MCGS- MSME)** for providing 60% guarantee coverage by National Credit Guarantee Trustee Company Limited (NCGTC) to Member Lending Institutions (MLIs\*) for credit facilities up to Rs.100 crore sanctioned to eligible MSMEs under MCGS-MSME for purchase of equipment/machinery.

**Salient Features of the Scheme:**

- The borrower should be an MSME with a valid Udyam Registration Number;
- The loan amount guaranteed **shall not exceed Rs.100 crore**
- Project Costs could be of higher amounts also.
- The minimum cost of equipment /machinery is **75%** of the project cost
- Loan up to **Rs.50 crore** under the Scheme shall have a repayment period of up to **8 years** with up to **2 years moratorium period** on principal instalments. For loans above Rs.50 crore, a higher repayment schedule and moratorium period on principal instalments can be considered.
- An upfront (initial) contribution of **5%** of the loan amount shall be deposited at the time of application of guarantee cover.
- **Annual Guarantee Fee** on loan under the Scheme shall be **Nil** during the year of sanction. During the next 3 years, it shall be **1.5% p.a.** of loan outstanding as of March 31 of the previous year. Thereafter, the Annual Guarantee Fee shall be **1% p.a.** of the loan outstanding as of March 31 of the previous year.
- The Scheme will be applicable to all loans sanctioned under MCGS-MSME during the period of 4 years from the date of issue of operational guidelines of the scheme or till a cumulative guarantee of Rs. 7 lakh crore is issued, whichever is earlier.

## BUSINESS & ECONOMY

49. The **Department for Promotion of Industry and Internal Trade (DPIIT)** has signed a Memorandum of Understanding (MoU) with the **Bhaane Group**, a subsidiary of Shahi Exports Pvt Ltd, the largest manufacturer of apparel.

This MoU will launch incubation programs for startups specializing in manufacturing, along with other production areas, and foster relationships with international startup ecosystems.

This is part of the government's thrust on promoting new manufacturing entrepreneurs in the country.

The firm will support upcoming startups by providing access to market insights. The firm will facilitate them to create a holistic understanding of the workings of foreign markets, along with guidance on operational knowledge throughout the startup lifecycle.

Anand Ahuja is the current CEO and Co-Founder of Bhaane Group.

- 50. The Directorate General of Shipping (DGS) and the Centre for Development of Advanced Computing (C-DAC)**, a Scientific Society under the Ministry of Electronics and Information Technology (MeitY), signed an umbrella Memorandum of Understanding (MoU) to advance technological innovation and excellence in India's maritime sector. The MoU was signed by **Shyam Jagannathan, Director General of Shipping (DGS)**, and **E. Magesh, DG C-DAC** at an event held at MeitY. This partnership aligns with DGS's vision of being a globally recognized and progressive maritime administration. By integrating C-DAC's expertise in high-performance computing, cybersecurity, Blockchain, and e-Governance, the collaboration aims to:
- Digitalization and Automation of Maritime Processes
  - Maritime Data Analytics and Predictive Modeling
  - Cybersecurity and Maritime IoT
  - Maritime Education and Training
  - Research and Development in Maritime Technologies

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- 51. The Department for Promotion of Industry and Internal Trade (DPIIT)** has collaborated with **Apna**, a jobs and professional networking platform, to enhance talent acquisition for DPIIT-registered startups. The aim is to address hiring challenges and create job opportunities for young individuals while strengthening the startup ecosystem. This collaboration formalized through a Memorandum of Understanding (MoU), brings a monetary value of **Rs 2000 per entity** registered on the **Bharat Startup Registry (Bhaskar) platform** in hiring credits on Apna's platform for each of the 7,00,000 entities. This will be currently valued at **Rs 140 crore**. As the startup ecosystem gradually grows, the initiative's value will scale up, touching an estimated Rs 300 crore. India is the world's third-largest startup ecosystem, with over 110 unicorns and 159,690 DPIIT-recognised startups to date.

## BANKING & FINANCE

- 52. HSBC** has introduced the **TravelOne Credit Card**, designed to cater to the needs of frequent travelers in India. The card was previously launched in Singapore and Malaysia. The card offers a range of features, including instant reward redemptions across multiple airline and hotel partners, enabling users to convert points into air miles and hotel stays via the HSBC mobile app.
- Key features of the HSBC TravelOne Credit Card:**
- New users who spend ₹10,000 within the first 30 days will receive ₹1,000 cashback, ₹3,000 PostCard vouchers, and three months of EazyDiner Prime Membership.
  - Users who spend ₹1 lakh in the first 90 days will earn 3,000 bonus reward points. The card also allows users to earn 4 reward points for every ₹100 spent on flights, travel aggregators, and foreign currency transactions, while all other purchases earn 2 reward points per ₹100.

- For users who spend over ₹12 lakh annually, the card offers an additional 10,000 bonus reward points.
- Travel benefits include 6 local and 4 international airport lounge visits per year and discounts on holiday bookings, car rentals, and lifestyle experiences.
- The card also provides purchase protection up to \$20,000 annually.

**53. Yes Bank, in collaboration with the Reserve Bank Innovation Hub (RBIH) and S.P. Jain Institute of Management and Research (SPJIMR), launched the Frictionless Finance Accelerator Programme.**

The aim is to empower fintech startups to overcome challenges, scale innovations, and drive financial inclusion in India.

The Frictionless Finance Accelerator reinforces YES BANK's commitment to fostering innovation and collaboration in this dynamic sector.

The program will focus on emerging technologies like digital lending, AI-powered risk management, blockchain-based payments, and financial inclusion.

**54. The Government of India Floating Rate Bonds, 2035 (GOI FRB 2035) will have an interest rate of 6.66% per annum applicable for the period from January 25, 2025, to January 24, 2030.**

These bonds were initially issued on January 25, 2005, by the Government of India to the Reserve Bank of India on a private placement basis against the transfer of IDFC's subordinated debt.

The interest rate will be reset by the Bank every five years based on the prevailing 5-year yield on Government of India securities as of the last working day before the start of each five-year period.

The coupon rate for the GOI FRB 2035 has been fixed according to secondary market transactions in Government of India securities as of January 24, 2025.

From **January 25, 2020, to January 24, 2025**, the bond carried an interest rate of **6.58%** per annum.

**55. Tata AIA Life Insurance has launched 'Shubh Muhurat,' a life insurance solution that helps parents save for their child's wedding.**

The solution is suited for parents aged between **31 and 50 years**, having children in the age group of 1 to 20 years.

Shubh Muhurta gives a capital guarantee with equity exposure. The guaranteed lump sum ensures that wedding plans remain on track, unaffected by market uncertainties.

Shubh Muhurat ensures that the funds intended for the child's marriage are legally protected and will only be available to the nominee regardless of external financial claims.

In the event of the insured's demise, the family receives financial assistance to continue their life's aspirations without disruption.

According to a report by investment banking and capital market firm Jefferies, India hosted over 80 lakh weddings last year with an estimated spend of Rs.10.7 lakh crore. On average, Indian weddings cost about Rs.12.5 lakh, twice as much as the expenditure on education from pre-school to graduation. Luxury weddings dominate the market, with expenses often rising above Rs 1 crore.

**56. The Insurance Regulatory and Development Authority of India (IRDAI) has issued a directive that mandates insurers to not revise health insurance premiums for senior citizens by more than 10 percent annually, with immediate effect.**

If an insurer needs to increase premiums by more than 10 percent in a year, prior approval from the regulator would be required.



Prior approval of the regulator would also be required in case of withdrawal of individual health insurance products offered to senior citizens.

Insurance companies have also been directed to give wide publicity to the various measures taken for the benefit of senior citizens while offering health insurance products.

IRDAI has directed the insurance companies to take necessary steps for the common empanelment of hospitals and negotiate package rates on the lines of Pradhan Mantri Jan Arogya Yojana (PMJAY).

As per the regulator, it is observed that there has been a steep increase in premium rates under some of the health insurance products offered to senior citizens (aged 60 years and above).

**57. Bajaj Finance** has teamed up with **Bharti Airtel** to create a digital platform for financial services. This association brings together Airtel's customer base of 370 million, about 12 lakhs strong distribution network, and Bajaj Finance's diversified suite of 27 product lines, and distribution heft of 5,000 more branches and 70,000 field agents.

Airtel will initially offer Bajaj Finance's retail financial products on its **Airtel Thanks App** for a seamless and secure customer experience, and later through its nationwide network of stores.

**58.** A recent report by the **State Bank of India (SBI)** has highlighted trends in investment announcements, the private sector's contribution, and the role of external commercial borrowings (ECBs) in corporate financing.

As per the report, investment activity in India continues to grow at a rapid pace, with significant contributions from the private sector.

- In the nine months of FY25 (April-December 2024), total investment announcements stood at **₹32.01 lakh crore**.
- This marks a **39% increase** from ₹23 lakh crore in 9MFY24, reflecting a positive investment outlook.
- The private sector accounted for nearly **56% (FY24)** and nearly **70% (9MFY25)** of these announcements, signaling strong corporate confidence.

**Gross Block of Indian Corporates:**

- As of March 2024, the gross block of Indian corporates reached ₹106.50 lakh crore, compared to ₹73.94 lakh crore in March 2020.
- Over the last five years, an average of more than ₹8 lakh crore has been added annually to the corporate gross block.
- Additionally, capital work in progress stood at ₹13.63 lakh crore in March 2024, indicating strong ongoing project development.

Household Net Financial Savings (HNFS) in India improved to 5.3% of GDP in FY24 from 5.0% in FY23. Additionally, savings in physical assets increased from 12.9% of GDP in FY23 to 13.5% in FY24.

**Investment as a Percentage of GDP:**

- In FY23, government investment reached **4.1% of GDP, the highest since FY12**.
- Private corporate investment rose to **11.9% of GDP** in FY23, its **highest level since FY16**.
- The share of private investment is projected to further increase to around **12.5%** in FY24, reflecting improved business sentiment.

**External Commercial Borrowings (ECBs) (as of September 2024):**

- The total outstanding ECBs stood at **\$190.4 billion** as of September 2024.
- Of this, the non-Rupee and non-FDI components accounted for approximately **\$154.9 billion**.
- The private sector held **63% (\$97.58 billion)**, while the public sector accounted for **37% (\$55.5 billion)**.

- Hedging remains a critical aspect, with private companies hedging approximately **74%** of the total hedged corpus.

**ECBs in FY25 (Up to November 2024)**

- By November 2024, total ECB registrations stood at **\$33.8 billion**.
- Nearly half of the registration, in FY24, are for the import of capital goods, modernization, local capital expenditure, and new projects.
- ECB registration as a percentage of GDP, declined from 1.9% in FY20 to 1.2% in FY24, suggesting improved domestic financing options.

**ECB Cost Trends (April-November 2024)**

- The overall cost of ECBs fell by 12 basis points year-over-year to 6.6% during April-November 2024.
- In November 2024, the overall cost of ECBs further declined to 5.8%, a reduction of 71 basis points from the previous month.

**59. PNB MetLife India Insurance Company Limited (PNB MetLife)** has collaborated with **Truhome Finance**, formerly known as Shriram Housing Finance Limited, to provide Group Credit Life insurance to home loan customers of Truhome Finance.

The collaboration is a significant step in PNB MetLife's mission, *Milkar Life Aage Badhein*, emphasizing the insurer's commitment to expanding its reach and enhancing financial inclusion. The Group Credit Life Insurance solutions will be available across 165 Truhome Finance branches in 17 states, offering homeowners and their families the assurance of financial protection by covering outstanding loan liabilities in unforeseen circumstances.

**60. Jio BlackRock Investment Advisers Private Limited**, a joint venture between Mumbai-based Jio Financial Services (JFS) and **USA-based BlackRock**, incorporated a wholly-owned subsidiary named **Jio BlackRock Broking Private Limited** on 20<sup>th</sup> January 2025.

This new entity will focus on **stock broking** activities, subject to obtaining regulatory approvals. Jio BlackRock Investment Advisers Private Limited was established in September 2024 to primarily offer investment advisory services. Both JFS and BlackRock invested ₹3 crores each in the joint venture.

Jio BlackRock Investment Advisers received in-principle approval from SEBI to start its mutual fund business in October 2024. This was part of the company's diversification in the financial services sector.

**61. HDFC Life**, one of India's leading life insurers, has recently entered into a Corporate Agency tie-up with **CARS24 Financial Services Pvt. Ltd.**

This partnership will enable CARS24 Financial Services Pvt. Ltd. to distribute products of HDFC Life to existing and future customers of CARS24.

The life insurance solutions of HDFC Life will be offered across the branches as well as the digital platforms of the partner. Both partners aim to work together with the objective of increasing the reach of life insurance across locations where CARS24 has a presence.

This in turn would contribute towards the larger objective of Insurance for all by 2047.

CARS24 Financial Services Private Limited ("CARS24 Financial Services"), founded in 2015, is a professionally managed Non-Banking Financial Company ("NBFC") registered with the Reserve Bank of India and with IRDAI as an Insurance Corporate Agent.

- 62. USA-based International Finance Corporation (IFC)**, a member of the World Bank Group, has sanctioned a **\$100 million Sustainability-Linked Loan (SLL)** to **JK Tyre**, a leading Indian tyre manufacturer with a global presence.
- The funding includes \$30 million for JK Tyre & Industries Limited and up to \$70 million for Cavendish Industries Limited (CIL), a subsidiary of JK Tyre.
- JK Tyre is a flagship company of JK Organisation, a global conglomerate.
- The funding will support the expansion of tyre manufacturing capacity, focusing on Passenger Car Radial (PCR) tyres at JK Tyre's Banmore plant in Madhya Pradesh and Truck and Bus Radial (TBR) tyres at CIL's Laksar plant in Uttarakhand.
- The initiative aims to promote energy-efficient tyre production, strengthen local supply chains, and create jobs.
- 63. TATA AIG General Insurance Company** has launched '**CyberEdge**', a robust cyber insurance solution tailored to protect businesses of all kinds.
- The policy offers robust financial and operational support, covering forensic investigations, legal fees, data recovery, extortion payments, and losses from business interruptions.
- Key Features of CyberEdge Include:**
- **First Response cover:** Provides Insured with immediate access to Tata AIG's panel of incident response experts 24/7/365 during a cyber incident. The first 24 hours are critical, and the First Response service ensures top-notch legal and IT forensics within 2 hours of contacting the dedicated hotline.
  - **Bricking recovery expenses:** Covers the costs of replacing damaged equipment and helps resume normal business operations if a cyber incident renders the computer system inoperable.
  - **Comprehensive network loss calculation:** Gives clients the option to calculate losses on a gross profit or net profit basis, based on the business's preference. The policy also covers third-party forensic accounting firm's professional fees.
  - **Wider computer system protection:** Extends coverage to BYOD (Bring Your Own Device), OT systems, industrial control systems, and SCADA systems.
  - **Network Interruption coverage:** Addresses interruptions up to 120 days post-incident, including proactive mitigation costs.
  - **Insured events:** Under the Network Interruption section, the policy covers security and system failures, including voluntary or regulatory shutdowns, and OSP-related security and system failures (if opted).
  - **Mitigation costs and Loss Prevention services:** Provides coverage beyond indemnity with Loss Prevention services at no additional premium.
  - **Coverage for cybercrimes:** Protects against losses resulting from cyber-related crimes.
  - **Multimedia activity protection:** Covers liabilities from digital media content published on websites or social platforms.
- 64. Bengaluru-based fintech firm CheQ** has launched **CheQ Wisor**, India's first AI-powered credit card expert.
- The tool is designed to help individuals manage their credit cards by offering personalized insights, real-time assistance, and comprehensive analyses of credit usage.
- CheQ Wisor is designed to empower users, especially those aged 25-45, to make smarter financial decisions and maximize the value of their credit cards with ease and efficiency.
- Key features of CheQ Wisor:**
- Users can view a comprehensive summary of their spending patterns at a glance on the dashboard.

- All credit card rewards can be conveniently accessed and analyzed in a single, unified location by the users.
- The app offers personalized recommendations, enabling users to optimize their rewards and minimize costs based on their unique spending behavior.

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**65.** The Department of Financial Services under the Ministry of Finance has released **Rs.500 crore** capital infusion to New Delhi-based **IFCI Limited**, formerly known as the Industrial Finance Corporation of India, for subscribing to its share capital in the Financial Year 2024-25 (FY 25) through the **Preferential Issue of shares**.

With the infusion, the government's holding in the company is expected to further increase from the existing **71.72 percent** as of September 2024.

The capital infusion plan for IFCI was approved through the passage of the first Supplementary Demand for Grants for 2024-25 in the Lok Sabha in December 2024.

The Finance Ministry, in November 2024, in principle approved the 'Consolidation of IFCI Group', which entails the merger/amalgamation of IFCI Limited and StockHolding Corporation of India Limited and other group companies.

The Industrial Finance Corporation of India was set up by the government on July 1, 1948, as the first development financial institution in the country.

## RBI IN NEWS

**66. RMBS Development Company Limited (RDCL)** has received a Certificate of Registration (CoR) from the Reserve Bank of India (RBI) to commence operations.

- **National Housing Bank (NHB)**, a statutory body under the Government of India, has set up RMBS Development Company Limited (RDCL) as the single largest shareholder and is supported by a strong mix of investor classes across Banks, HFC/ NBFC and Insurance companies.
- The Company is envisioned to play the role of a commercially sustainable market intermediary to facilitate the growth and development of the **Residential Mortgage-Backed Securitisation (RMBS)** market in the country.
- The operationalization of the Company will provide investment avenues to long-term institutional investors viz., Insurance Companies, Pension and Provident Funds in the RMBS market. The diverse set of investors shall instil confidence in the ecosystem and bring valuable experience in RMBS market development.
- As part of its key business activities, the Company will invest in RMBS issuances, extend second loss credit enhancements, support liquidity, promote standard process and documentation, and other related activities for market development.
- The paid-up Capital of the Company is **₹500 crore** with its Registered Office in **Mumbai**.

The Company is expected to commence operations in **March 2025**.

During the last 5 years, individual housing loans outstanding have grown from ₹ 17.95 Lakh Crore as of March 31, 2019, to ₹ 33.19 Lakh Crore as of 31<sup>st</sup> March 2024 with a CAGR of 13.1%, and this growth is expected to continue.



67. The **Reserve Bank of India (RBI)** has released the **Payment System Report (December 2024)**. It is a bi-annual report that analyses the trends in payment transactions carried out using different payment systems in the last 5 calendar years (CY) up to CY-2024.

**Key findings of the report:**

- In the calendar year (CY)-2013 there were 222 crore **digital transactions** valued at Rs 772 lakh crore. It has increased **94 times in volume and more than 3.5 times in value** to over 20,787 crore transactions valued at Rs 2,758 lakh crore in CY-2024.
- In the last five years, digital payments in India have increased 6.7 times in volume and 1.6 times in value. This amounts to a five-year CAGR of 45.9 percent in terms of digital payment volume and 10.2 percent in terms of digital payment value.
- At the end of December 2024, the **number of credit cards had more than doubled** to around 10.80 crore as compared to December 2019, when there were 5.53 crore cards in circulation.
- The **number of debit cards has remained relatively stable**, with a marginal increase from 80.53 crore in December 2019 to slightly more than 99.09 crore in December 2024.
- The Reserve Bank of India has been working towards enhancing **cross-border payments** by linking UPI with the fast payment systems of other countries. The fast payment systems of India (UPI) and Singapore (PayNow) were linked in February 2023.
- RBI has also joined **Project Nexus**, a multilateral international initiative to enable instant cross-border retail payments by interlinking domestic fast payment systems of multiple countries.
- Payments to merchants using Indian UPI apps via **QR codes** have been enabled in Bhutan, France, Mauritius, Nepal, Singapore, Sri Lanka, and the UAE.
- Retail digital payments in India have grown from 162 crore transactions in the financial year 2012-13 to over 16,416 crore transactions in the financial year 2023-24 i.e., approximately a 100-fold increase over 12 years.
- The volume of **UPI transactions** reflects a CAGR of **74.03 %**, and the value of the transactions represented a CAGR of 68.14% in the last 5 years.

68. The Reserve Bank of India (RBI) announced a series of measures to inject **Rs.1.5 lakh crore** into the banking system in January 2025. These measures aim to address the liquidity shortfall caused by the central bank's intervention in selling dollars to stabilize the rupee.

**Key measures announced:**

- RBI will conduct a **govt bond buy-back** worth **Rs 60,000 crore** in three tranches scheduled for Jan 30, Feb 13, and Feb 20, 2025.
- RBI will hold a long-term **56-day variable rate repo auction** for Rs 50,000 crore on 7<sup>th</sup> February 2025.
- RBI will execute a **US dollar-rupee buy/sell swap auction of USD 5 billion** with a six-month tenure. This swap essentially involves RBI borrowing dollars in exchange for rupees, with the interest cost determined by the price at which it agrees to repurchase the dollars at the end of the term.

69. A Bengaluru-based cross-border payment firm, **Skydo**, received in-principle approval from the Reserve Bank of India (RBI) to operate as a **Payment Aggregator-Cross Border (PA-CB)** entity.

Skydo also secured **Payment Service Provider (PSP) approval from Amazon**, enabling it to process payments for exporters participating in Amazon's Global Selling programme.

At present, only five entities have received final approval from the banking regulator to operate as PA-CB. These include **Adyen India Technology Services, Amazon Pay (India), Cashfree Payments, Indialdeas.com, and Pay10 Services**.

- 70. The Reserve Bank of India (RBI)** has cancelled the Certificate of Registration (CoR) of **X10 Financial Services Ltd.**, a Mumbai-based non-banking financial company (NBFC), due to irregularities in its digital lending operations.
- The company outsourced key functions like credit appraisal and customer verification to service providers without due diligence, violating outsourcing guidelines.
- The company was providing loans through several service providers (mobile apps), including Wecash Technology, XNP Technology, Yarlung Technology, Xinrui International, Omelette Technology, Mad-Elephant Network Technology and Huidatech Technology.
- The CoR has been cancelled as the company violated guidelines on the code of conduct in outsourcing of financial services in its digital lending operations by outsourcing its core decision-making functions such as credit appraisal, fixing of the rate of interest as well as Know Your Customer verification, to the Service Provider (SP) and failed to conduct due diligence on the SPs. The CoR was issued to X10 Financial Services Ltd, previously known as Abhishek Securities Ltd, in June 2015.
- The company cannot transact the business of a NBFC.

## AWARDS & RECOGNITION

- 71. The International Cricket Council (ICC)** announced the winners of the **ICC Awards 2024**. The winners of the ICC Awards are determined after a round of voting by the ICC Voting Academy, a larger panel of global media representatives and global cricket fans.

### Winner List of ICC Awards 2024

<b>ICC Men's T20I Cricketer of the Year</b>	Arshdeep Singh (IND)
<b>ICC Women's T20I Cricketer of the Year</b>	Amelia Kerr (NZL)
<b>ICC Men's T20I Team of the Year</b>	Rohit Sharma (c), Travis Head, Phil Salt, Babar Azam, Nicholas Pooran (wk), Sikandar Raza, Hardik Pandya, Rashid Khan, Wanindu Hasaranga, Jasprit Bumrah, Arshdeep Singh.
<b>ICC Women's T20I Team of the Year</b>	Laura Wolvaardt (c), Smriti Mandhana, Chamari Athapaththu, Hayley Matthews, Nat Sciver Brunt, Melie Kerr, Richa Ghosh (wk), Marizanne Kapp, Orla Prendergast, Deepti Sharma, Sadia Iqbal.
<b>ICC Men's Test Team of the Year</b>	Yashasvi Jaiswal, Ben Duckett, Kane Williamson, Joe Root, Harry Brook, Kamindu Mendis, Jamie Smith (wk), Ravindra Jadeja, Pat Cummins (c), Matt Henry, Jasprit Bumrah.
<b>ICC Men's ODI Team of the Year</b>	Saim Ayub, Rahmanullah Gurbaz, Pathum Nissanka, Kusal Mendis (wk), Charith Asalanka (c), Sherfane Rutherford, Azmatullah Omarzai, Wanindu Hasaranga, Shaheen Shah Afridi, Haris Rauf, AM Ghazanfar.
<b>ICC Women's ODI Team of the Year</b>	Smriti Mandhana, Laura Wolvaardt (c), Chamarti Athapaththu, Hayley Matthews, Marizanne Kapp, Ashleigh Gardner, Annabel Sutherland, Amy Jones (wk), Deepti Sharma, Sophie Ecclestone, Kate Cross.

<b>ICC Umpire of the Year</b>	Richard Illingworth (ENG)
<b>ICC Men's Associate Cricketer of the Year</b>	Gerhard Erasmus (NAM)
<b>ICC Women's Associate Cricketer of the Year</b>	Esha Oza (UAE)
<b>ICC Emerging Men's Cricketer of the Year</b>	Kamindu Mendis (SRI)
<b>ICC Emerging Women's Cricketer of the Year</b>	Annerie Dercksen (RSA)
<b>ICC Men's ODI Cricketer of the Year</b>	Azmatullah Omarzai (AFG)
<b>ICC Women's ODI Cricketer of the Year</b>	Smriti Mandhana (IND)
<b>ICC Men's Test Cricketer of the Year</b>	Jasprit Bumrah (IND)
<b>Rachael Heyhoe Flint Trophy for ICC Women's Cricketer of the Year</b>	Amelia Kerr (NZ)
<b>Sir Garfield Sobers Trophy for ICC Men's Cricketer of the Year</b>	Jasprit Bumrah (IND)

- 72.** The Indian short film '**Anuja**' secured a nomination in the **Best Short Film (Live Action) category** at the **97th Academy Awards**. The film is directed by **Adam J Graves and Suchitra Mattai**.

The film is pitted against A Lien, I'm Not a Robot, The Last Ranger, and The Man Who Could Not Remain Silent at the awards gala.

- "Anuja" follows a gifted nine-year-old Anuja, who must make a choice between education and factory work alongside her sister - a decision that will shape both their futures. It stars Sajda Pathan and Ananya Shanbhag.
- The film has two-time Oscar-winning producer Guneet Monga on board as executive producer and Hollywood star-writer Mindy Kaling as producer.
- It is produced in collaboration with the Salaam Baalak Trust (SBT), a nonprofit founded by filmmaker Mira Nair's family in support of street and working children, alongside Shine Global, and Krushan Naik Films.
- Actor Priyanka Chopra Jonas boarded the project as an executive producer.

Besides "Anuja", "**I Am Ready, Warden**" is another movie with an India connection. It is nominated in the Documentary Short Film category. The film is directed by Indian-origin American filmmaker **Smriti Mundhra**.

- "I Am Ready, Warden" is about Texas death row prisoner John Henry Ramirez who seeks redemption from his victim's son in the days leading up to his execution in 2022.
- The film is produced by Mundhra, Maya Gnyp, Keri Blakinger and Nina Anand Aujla.

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- 73.** For the year 2025, the President of India, Droupadi Murmu has approved the conferment of **139 Padma Awards** including a duo case (in a duo case, the Award is counted as one). The list comprises **7 Padma Vibhushan, 19 Padma Bhushan, and 113 Padma Shri Awards**.

23 of the awardees are women and the list also includes 10 persons from the category of Foreigners/NRI/PIO/OCI and 13 Posthumous awardees.

**Padma Vibhushan (7):**

Name	Field	State/Country
Shri Duvvur Nageshwar Reddy	Medicine	Telangana
Justice (Retd.) Shri Jagdish Singh Khehar	Public Affairs	Chandigarh
Smt. Kumudini Rajnikant Lakhia	Art	Gujarat
Shri Lakshminarayana Subramaniam	Art	Karnataka
Shri M. T. Vasudevan Nair ( <b>Posthumous</b> )	Literature and Education	Kerala
Shri Osamu Suzuki ( <b>Posthumous</b> )	Trade and Industry	Japan
Smt. Sharda Sinha ( <b>Posthumous</b> )	Art	Bihar

**Padma Bhushan (19):**

Name	Field	State/Country
Shri A Surya Prakash	Literature and Education-Journalism	Karnataka
Shri Anant Nag	Art	Karnataka
Shri Bibek Debroy ( <b>Posthumous</b> )	Literature and Education	NCT Delhi
Shri Jatin Goswami	Art	Assam
Shri Jose Chacko Periappuram	Medicine	Kerala
Shri Kailash Nath Dikshit	Others-Archaeology	NCT Delhi
Shri Manohar Joshi ( <b>Posthumous</b> )	Public Affairs	Maharashtra
Shri Nalli Kuppaswami Chetti	Trade and Industry	Tamil Nadu
Shri Nandamuri Balakrishna	Art	Andhra Pradesh
Shri P R Sreejesh	Sports	Kerala
Shri Pankaj Patel	Trade and Industry	Gujarat
Shri Pankaj Udhas ( <b>Posthumous</b> )	Art	Maharashtra
Shri Rambahadur Rai	Literature and Education-Journalism	Uttar Pradesh
Sadhvi Ritambhara	Social Work	Uttar Pradesh
Shri S Ajith Kumar	Art	Tamil Nadu
Shri Shekhar Kapur	Art	Maharashtra
Ms. Shobana Chandrakumar	Art	Tamil Nadu
Shri Sushil Kumar Modi ( <b>Posthumous</b> )	Public Affairs	Bihar
Shri Vinod Dham	Science and Engineering	United States of America

**Padma Shri (113):**

Name	Field	State/Country
Shri Adwaita Charan Gadanayak	Art	Odisha
Shri Achyut Ramchandra Palav	Art	Maharashtra
Shri Ajay V Bhatt	Science and Engineering	United States of America
Shri Anil Kumar Boro	Literature and Education	Assam
Shri Arijit Singh	Art	West Bengal
Smt. Arundhati Bhattacharya	Trade and Industry	Maharashtra
Shri Arunoday Saha	Literature and Education	Tripura
Shri Arvind Sharma	Literature and Education	Canada
Shri Ashok Kumar Mahapatra	Medicine	Odisha



Shri Ashok Laxman Saraf	Art	Maharashtra
Shri Ashutosh Sharma	Science and Engineering	Uttar Pradesh
Smt. Ashwini Bhide Deshpande	Art	Maharashtra
Shri Baijnath Maharaj	Others-Spiritualism	Rajasthan
Shri Barry Godfray John	Art	NCT Delhi
Smt. Begam Batool	Art	Rajasthan
Shri Bharat Gupt	Art	NCT Delhi
Shri Bheru Singh Chouhan	Art	Madhya Pradesh
Shri Bhim Singh Bhavesh	Social Work	Bihar
Smt. Bhimavva Doddabalappa Shillekyathara	Art	Karnataka
Shri Budhendra Kumar Jain	Medicine	Madhya Pradesh
Shri C S Vaidyanathan	Public Affairs	NCT Delhi
Shri Chaitram Deochand Pawar	Social Work	Maharashtra
Shri Chandrakant Sheth ( <b>Posthumous</b> )	Literature and Education	Gujarat
Shri Chandrakant Sompura	Others-Architecture	Gujarat
Shri Chetan E Chitnis	Science and Engineering	France
Shri David R Syiemlieh	Literature and Education	Meghalaya
Shri Durga Charan Ranbir	Art	Odisha
Shri Farooq Ahmad Mir	Art	Jammu And Kashmir
Shri Ganeshwar Shastri Dravid	Literature and Education	Uttar Pradesh
Smt. Gita Upadhyay	Literature and Education	Assam
Shri Gokul Chandra Das	Art	West Bengal
Shri Guruvayur Dorai	Art	Tamil Nadu
Shri Harchandan Singh Bhatt	Art	Madhya Pradesh
Shri Hariman Sharma	Others-Agriculture	Himachal Pradesh
Shri Harjinder Singh Srinagar Wale	Art	Punjab
Shri Harvinder Singh	Sports	Haryana
Shri Hassan Raghu	Art	Karnataka
Shri Hemant Kumar	Medicine	Bihar
Shri Hriday Narayan Dixit	Literature and Education	Uttar Pradesh
Shri Hugh and Colleen Gantzer ( <b>Posthumous</b> )( <b>Duo</b> )*	Literature and Education-Journalism	Uttarakhand
Shri Inivalappil Mani Vijayan	Sports	Kerala
Shri Jagadish Joshila	Literature and Education	Madhya Pradesh
Smt. Jaspinder Narula	Art	Maharashtra
Shri Jonas Masetti	Others-Spiritualism	Brazil
Shri Joynacharan Bathari	Art	Assam
Smt. Jumde Yomgam Gamlin	Social Work	Arunachal Pradesh
Shri K. Damodaran	Others-Culinary	Tamil Nadu
Shri K L Krishna	Literature and Education	Andhra Pradesh
Smt. K Omanakutty Amma	Art	Kerala
Shri Kishore Kunal ( <b>Posthumous</b> )	Civil Service	Bihar
Shri L Hangthing	Others-Agriculture	Nagaland
Shri Lakshmipathy Ramasubbaiyer	Literature and Education-Journalism	Tamil Nadu
Shri Lalit Kumar Mangotra	Literature and Education	Jammu And Kashmir
Shri Lama Lobzang ( <b>Posthumous</b> )	Others-Spiritualism	Ladakh
Smt. Libia Lobo Sardesai	Social Work	Goa

Shri M D Srinivas	Science and Engineering	Tamil Nadu
Shri Madugula Nagaphani Sarma	Art	Andhra Pradesh
Shri Mahabir Nayak	Art	Jharkhand
Smt. Mamata Shankar	Art	West Bengal
Shri Manda Krishna Madiga	Public Affairs	Telangana
Shri Maruti Bhujangrao Chitampalli	Literature and Education	Maharashtra
Shri Miriyala Apparao ( <b>Posthumous</b> )	Art	Andhra Pradesh
Shri Nagendra Nath Roy	Literature and Education	West Bengal
Shri Narayan (Bhulai Bhai) ( <b>Posthumous</b> )	Public Affairs	Uttar Pradesh
Shri Naren Gurung	Art	Sikkim
Smt. Neerja Bhatla	Medicine	NCT Delhi
Smt. Nirmala Devi	Art	Bihar
Shri Nitin Nohria	Literature and Education	United States of America
Shri Onkar Singh Pahwa	Trade and Industry	Punjab
Shri P Datchanamoorthy	Art	Puducherry
Shri Pandi Ram Mandavi	Art	Chhattisgarh
Shri Parmar Lavjibhai Nagjibhai	Art	Gujarat
Shri Pawan Goenka	Trade and Industry	West Bengal
Shri Prashanth Prakash	Trade and Industry	Karnataka
Smt. Pratibha Satpathy	Literature and Education	Odisha
Shri Purisai Kannappa Sambandan	Art	Tamil Nadu
Shri R Ashwin	Sports	Tamil Nadu
Shri R G Chandramogan	Trade and Industry	Tamil Nadu
Smt. Radha Bahin Bhatt	Social Work	Uttarakhand
Shri Radhakrishnan Devasenapathy	Art	Tamil Nadu
Shri Ramdarash Mishra	Literature and Education	NCT Delhi
Shri Ranendra Bhanu Majumdar	Art	Maharashtra
Shri Ratan Kumar Parimoo	Art	Gujarat
Shri Reba Kanta Mahanta	Art	Assam
Shri Renthlei Lalrawna	Literature and Education	Mizoram
Shri Ricky Gyan Kej	Art	Karnataka
Shri Sajjan Bhajanka	Trade and Industry	West Bengal
Smt. Sally Holkar	Trade and Industry	Madhya Pradesh
Shri Sant Ram Deswal	Literature and Education	Haryana
Shri Satyapal Singh	Sports	Uttar Pradesh
Shri Seenii Viswanathan	Literature and Education	Tamil Nadu
Shri Sethuraman Panchanathan	Science and Engineering	United States of America
Smt. Sheikh Shaikha Ali Al-Jaber Al-Sabah	Medicine	Kuwait
Shri Sheen Kaaf Nizam (Shiv Kishan Bissa)	Literature and Education	Rajasthan
Shri Shyam Bihari Agrawal	Art	Uttar Pradesh
Smt. Soniya Nityanand	Medicine	Uttar Pradesh
Shri Stephen Knapp	Literature and Education	United States of America
Shri Subhash Khetulal Sharma	Others-Agriculture	Maharashtra
Shri Suresh Harilal Soni	Social Work	Gujarat
Shri Surinder Kumar Vasal	Science and Engineering	Delhi
Shri Swami Pradiptananda (Kartik Maharaj)	Others-Spiritualism	West Bengal

Shri Syed Ainul Hasan	Literature and Education	Uttar Pradesh
Shri Tejendra Narayan Majumdar	Art	West Bengal
Smt. Thiyam Suryamukhi Devi	Art	Manipur
Shri Tushar Durgeshbhai Shukla	Literature and Education	Gujarat
Shri Vadiraj Raghawendracharya Panchamukhi	Literature and Education	Andhra Pradesh
Shri Vasudeo Kamath	Art	Maharashtra
Shri Velu Aasaan	Art	Tamil Nadu
Shri Venkappa Ambaji Sugatekar	Art	Karnataka
Shri Vijay Nityanand Surishwar Ji Maharaj	Others-Spiritualism	Bihar
Smt. Vijayalakshmi Deshamane	Medicine	Karnataka
Shri Vilas Dangre	Medicine	Maharashtra
Shri Vinayak Lohani	Social Work	West Bengal

'Padma Vibhushan' is awarded for exceptional and distinguished service; 'Padma Bhushan' for distinguished service of high order and 'Padma Shri' for distinguished service in any field. These Awards are conferred by the President of India at ceremonial functions which are held at Rashtrapati Bhawan usually around March/ April every year.

- 74.** President Droupadi Murmu has approved **Gallantry awards to 93 Armed Forces** and Central Armed Police Forces personnel, including 12 posthumous, on the eve of 76<sup>th</sup> Republic Day. These include two Kirti Chakras, including one posthumous; 14 Shaurya Chakras, including three posthumous; one Bar to Sena Medal (Gallantry); 66 Sena Medals, including seven posthumous; two Nao Sena Medal (Gallantry) and eight Vayu Sena Medals (Gallantry), including one posthumous.

The President also approved 305 defence decorations to the Armed Forces and other personnel. These include 30 Param Vishisht Seva Medals; five Uttam Yudh Seva Medals; 57 Ati Vishisht Seva Medals; 10 Yudh Seva Medals; one Bar to Sena Medals (Devotion to Duty); 43 Sena Medals (Devotion to Duty); eight Nao Sena Medals (Devotion to Duty); 15 Vayu Sena Medals (Devotion to Duty); four Bar to Vishisht Seva Medal and 132 Vishisht Seva Medals.

#### **Kirti Chakra:**

- IC-83449Y MAJOR MANJIT, PUNJAB, 22 RR ARMY
- 15240290F NAIK DILWAR KHAN, ARTY, 28 RR (POSTHUMOUS)

#### **Shaurya Chakra:**

- IC-81258L MAJOR ASHISH DAHIYA, ENGRS, 50 RR
- IC-82035A MAJOR KUNAL, ASC, 1 RR
- IC-83753H MAJOR SATENDER DHANKAR, ARMD, 4 RR
- IC-85773P CAPTAIN DEEPAK SINGH, SIGS, 48 RR (POSTHUMOUS)
- AR-446P ASSISTANT COMMANDANT ESHENTHUNG KIKON, 4 ASSAM RIFLE
- JC-414610L SUBEDAR VIKAS TOMAR, 1 PARA (SF)
- JC-492279P SUBEDAR MOHAN RAM, 20 JAT
- 20002941F HAVILDAR ROHIT KUMAR, DOGRA, HAWS (POSTHUMOUS)
- 5852332P HAVILDAR PRAKASH TAMANG, 9 GR, 32 RR
- FLIGHT LIEUTENANT AMAN SINGH HANS (36412), FLYING (PILOT)
- CORPORAL DABHI SANJAY HIFFABAI ESSA (953327)
- EXGS-178067A OEM Gde-1 LATE VIJAYAN KUTTY G (POSTHUMOUS)
- SHRI VIKRANT KUMAR, DEPUTY COMMANDANT, CRPF
- SHRI JEFFREY HMINGCHULLO, INSPECTOR(GD), CRPF

**Note:** The order of precedence of gallantry awards is the **Param Vir Chakra, the Ashoka Chakra, the Mahavir Chakra, the Kirti Chakra, the Vir Chakra, and the Shaurya Chakra.**

#### **76th Republic Day 2024:**

India has observed its 76<sup>th</sup> Republic Day on 26<sup>th</sup> January 2025. The day marks and celebrates the date on which the Indian Constitution came into effect on 26<sup>th</sup> January 1950.

- Chief Guest of the 76<sup>th</sup> Republic Day was **Prabowo Subianto, President of Indonesia**.

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**75.** The President of India, Droupadi Murmu has approved the conferment of **Jeevan Raksha Padak Series of Awards – 2024** on **49 persons** which includes Sarvottam Jeevan Raksha Padak to 17, Uttam Jeevan Raksha Padak to 09 and Jeevan Raksha Padak to 23 persons. The 6 awardees are posthumous.

**Sarvottam Jeevan Raksha Padak:**

1.	Shri Pintu Kumar Sahni (Posthumous), Bihar
2.	Shri Manesh K M (Posthumous), Kerala
3.	Shri Dawa Tshering Lepcha (Posthumous), Sikkim
4.	Dr. Pema Tenzing Lachungpa (Posthumous), Sikkim
5.	Gunner Anis Kumar Gupta (Posthumous), M/o Defence
6.	Shri Vageel Hassan, NHIDCL, M/o Road Transport and Highways
7.	Shri Munna Qureshi, NHIDCL, M/o Transport and Highways
8.	Shri Ankur Kumar, NHIDCL, M/o Road Transport and Highways
9.	Shri Monu Kumar, NHIDCL, M/o Road Transport and Highways
10.	Shri Devendra, NHIDCL, M/o Road Transport and Highways
11.	Shri Mohammed Rashid, NHIDCL, M/o Road Transport and Highways
12.	Shri Firoz Qureshi, NHIDCL, M/o Road Transport and Highways
13.	Shri Jatin Kashyap, NHIDCL, M/o Road Transport and Highways
14.	Shri Saurabh Kashyap, NHIDCL, M/o Road Transport and Highways
15.	Shri Mohammed Irshad, NHIDCL, M/o Road Transport and Highways
16.	Shri Nasruddin, NHIDCL, M/o Road Transport and Highways
17.	Shri Naseem, NHIDCL, M/o Road Transport and Highways

**Uttam Jeevan Raksha Padak:**

1.	Shri Ritik Chauhan, Himachal Pradesh
2.	Shri Shashikant Ramkrushna Gajbe, Maharashtra
3.	NK Shankar Singh Kharayat, Border Roads Organisation
4.	Havildar Leki Passang, M/o Defence
5.	Sep Rajesh Ranjan Kujur (Posthumous), M/o Defence
6.	Shri Rakesh Singh Rana, M/o Defence
7.	Shri Manmohan Singh, National Disaster Response Force
8.	Shri Pradeep Kumar, National Disaster Response Force
9.	Shri Sachin Kumar, National Disaster Response Force

**Jeevan Raksha Padak:**

1.	Shri Nelli Srinivasa Rao, Andhra Pradesh
2.	Shri Vikas Yadav, Bihar
3.	Sushri Manishaben Amarshibhai Malakiya, Gujarat
4.	Kumari Diya Fathima, Kerala
5.	Shri Muhammad Hashir N K, Kerala
6.	Shri Kishor Kumar Arney, Madhya Pradesh
7.	Shri Dadarao Govindrao Pawar, Maharashtra
8.	Shri Dnyaneshwar Mukundrao Bhedodkar, Maharashtra



9.	Shri K. Shimreingam Shimray, Manipur
10.	Master Elambok Dkhar, Meghalaya
11.	Master Kisen Wanniang, Meghalaya
12.	Shri Laltlanzova, Mizoram
13.	Shri Y Pongba, Nagaland
14.	Dr. Ranjana Bhandari, Odisha
15.	Shri C. Anbarasan, Puducherry
16.	Shri Bandakindi Shravan Kumar, Telangana
17.	Shri Aakash Pradhan, West Bengal
18.	Shri Kali Kinkar Manna, West Bengal
19.	Naik Ajith R Nair, M/o Defence
20.	Shri Dhanbeer Singh Negi, M/o Defence
21.	Shri Dhanesh Chand Yadav, M/o Defence
22.	Sgt Ram Kumar Jaiswal, M/o Defence
23.	Ms. Pallabi Biswas, M/o Railways (RPF)

Jeevan Raksha Padak Series of Awards are given to a person for meritorious acts of human nature in saving the life of a person. The award is given in three categories, namely, Sarvottam Jeevan Raksha Padak, Uttam Jeevan Raksha Padak, and Jeevan Raksha Padak. Persons of all walks of life are eligible for these awards. The award can also be conferred posthumously. The decoration of the award consists of a Medal, a Certificate signed by the Union Home Minister, and a lump sum Monetary Allowance. It is presented to the awardees by the respective Union Ministries/Organizations/State Government to which the awardee belongs.

**76. Doordarshan** received the prestigious award in the **Electronic Media** category for its 360-degree comprehensive campaign on **Voter Awareness and Education**. The recognition came for its impactful coverage, including the "Chunav Ka Parv Desh Ka Garv" series during the Lok Sabha Elections 2024, which emphasized the importance of informed and responsible voting. The campaign, conducted nationwide during the Parliamentary Elections 2024, showcased Doordarshan's dedication to fostering an informed and active citizenry. It included:

- **Innovative Programming:** Development and broadcast of 30 voter education short films.
- **Multilingual Outreach:** Extensive dissemination across DD National, DD India, and DD News Channels, ensuring messages reached every corner of the country.
- **Engaging Advertisements:** Engaging L-band advertisement, Mug Branding, and Advertisements (45 sec/spots) aimed at motivating millions to participate in democracy.

**77.** President Droupadi Murmu has awarded the **Best Electoral Practices Award 2024-25** in the best Government department for Voter education & electoral participation on **Indian Railways** on the occasion of the 15<sup>th</sup> National Voters' Day.

The award was received by Satish Kumar, the Chairman and CEO of the Railway Board. Indian Railways has been honored with this award for making the best use of its infrastructure and partnering with the Election Commission of India to enhance voter awareness nationwide. This recognition highlights Indian Railways' crucial role in the Lok Sabha Elections 2024, where it significantly contributed to voter awareness and logistical support.

The Indian Railways, in collaboration with the Election Commission of India, leveraged its **Rail Display Network (RDN)** across stations, official websites, and mobile applications to disseminate voter helpline details. Pre-recorded announcements were also made at Railway stations. A special train, the **SVEEP Express**, was operated in the **Kashmir Valley** in coordination with local authorities to engage and inspire youth to actively participate in the electoral process.

Social media campaigns with hashtags like #ChunavKaParv and #DeshKaGarv promoted participation.

Railways also facilitated secure and seamless transportation of over 3,74,000 para-military personnel through 383 trains across the Nation for conducting fair elections. Indian Railways effectively promoted civic engagement, emphasizing the importance of voting in shaping the Nation's democracy.

**78. The Indian National Centre for Ocean Information Services (INCOIS)** has been awarded the **Subhash Chandra Bose Aapda Prabandhan Puraskar-2025**, in the Institutional Category, for its excellent work in Disaster Management.

- INCOIS was established in 1999 in **Hyderabad, Telangana**.
- The INCOIS is integral to India's disaster management strategy, specializing in early alerts for ocean-related hazards.
- It established the Indian Tsunami Early Warning Centre (ITEWC).
- It has been recognized by UNESCO as a top Tsunami Service Provider.

**Subhash Chandra Bose Aapda Prabandhan Puraskar:**

Subhash Chandra Bose Aapda Prabandhan Puraskar, first awarded in **2019**, recognizes and honours the invaluable contribution and selfless service rendered by individuals and organizations in India in the field of disaster management. The award is announced every year on **23<sup>rd</sup> January**, the birth anniversary of Netaji Subhash Chandra Bose. The award carries a cash prize of **Rs. 51 lakh** and a certificate in the case of an institution and **Rs. 5 lakh** and a certificate in the case of an individual.

## BOOKS & AUTHORS

**79. Union Home Minister and Minister of Cooperation Amit Shah** has released the **"Indian Renaissance: The Modi Decade"** book in New Delhi. The book is edited by **Dr Aishwarya Pandit**.

The book provides a comprehensive analysis of India's political, economic, social, and cultural evolution under Prime Minister Narendra Modi's leadership.

The book, featuring essays from 27 distinguished authors, delves into the profound transformation of India during Prime Minister Narendra Modi's tenure from 2014 to 2024.

The book is published by Westland Non-Fiction.

Dr. Aishwarya Pandit serves as an Associate Professor at Jindal Global Law School and has also taught as a visiting faculty member at IIM Indore. She is the author of *Claiming Citizenship and Nation: Muslim Politics and State Building in North India, 1947–1986*, published by Routledge in 2022.

## PERSON IN NEWS

**80. The Institute of Company Secretaries of India (ICSI)** has elected **CS Dhananjay Shukla** as the **President** of the Institute for the year 2025. Earlier, he was the vice president of the ICSI for 2024.

**CS Pawan G Chandak** has been elected as the **Vice-President of the ICSI**. He has varied experience in the fields of Corporate Law, Foreign Exchange Law, Industrial Law, Legal Metrology, Secretarial Audits, Arbitration matters, etc. He has worked with large corporate houses and multinational corporations (MNCs).

Both the appointments are effective from 19<sup>th</sup> January 2025.

**ICSI:** The Institute of Company Secretaries of India (ICSI) is a premier professional body set up under an Act of Parliament, i.e., the Company Secretaries Act, 1980, for the regulation and development of the profession of Company Secretaries in India. It functions under the jurisdiction of the Ministry of Corporate Affairs, Government of India.

- 81. Rakesh Sharma** has been re-appointed as the Managing Director and Chief Executive Officer (MD & CEO) on the Board of **IDBI Bank Limited**.

He has been appointed for 3 years with effect from 19<sup>th</sup> March 2025.

He was initially appointed as the MD & CEO of IDBI Bank in 2018.

He served as Chief General Manager in the Patna Circle before moving to Lakshmi Vilas Bank Ltd. as MD & CEO.

He joined Canara Bank as MD & CEO in 2015.

He also worked in SBI's International Banking Group, managed retail operations in multiple states, and led the Mid Corporate Group in Undivided Andhra Pradesh.

- 82.** The Appointments Committee of the Cabinet (ACC) has approved the appointment of senior IPS officer **Rajesh Nirwan** as the **Director General of the Bureau of Civil Aviation Security (BCAS)** under the Ministry of Civil Aviation.

His appointment will be effective from the date he assumes charge and will continue until further orders.

He is a 1992-batch Indian Police Service (IPS) officer of the Rajasthan cadre.

In 2007, he was promoted to Deputy Inspector General of Police, serving a two-year tenure at the Central Bureau of Investigation (CBI). He became Inspector General (IG) of Police in 2010 and led the Ajmer Range till 2012.

From 2016 to 2023, he held senior leadership positions as IG and Additional Director General of Police in the Border Security Force (BSF), New Delhi.

- 83. Micheal Martin**, leader of the Fianna Fáil party, has been re-elected as the **Prime Minister of Ireland** for the second time.

Earlier, he served as the Prime Minister of Ireland from 2020 to 2022.

He will serve as the PM of Ireland until November 2027.

He will lead a coalition government comprising Fianna Fáil, its long-standing rival Fine Gael, and independent lawmakers.

Under the coalition agreement, Fine Gael's Simon Harris is scheduled to take over as prime minister in 2027.

- 84.** US President Donald Trump appointed **Janet Petro**, an American engineer and civil servant, as the **acting Administrator of the National Aeronautics and Space Administration (NASA)**.

With this, she became the **first woman** to lead the organization.

She succeeded the 14<sup>th</sup> NASA administrator, Bill Nelson.

In her new role, she will guide Nasa's programs and budget till the permanent administration is confirmed.

In 2021, she was appointed as the director of the John F. Kennedy Space Center.

- 85. Mahesh Kumar Aggarwal**, a 1994-batch Indian Police Service (IPS) officer from the Tamil Nadu cadre, has been appointed as the **Additional Director General (ADG)** of the **Border Security Force (BSF)**.

He has been appointed for four years from the date he assumes charge or until further orders, whichever is earlier.

Earlier, he served as the Special Director General of Police, Armed Police, in Tamil Nadu.

- 86. Alok Agarwal** has been appointed as the **Managing Director** and **Chief Executive Officer** of **Zurich Kotak General Insurance**. His appointment is effective from 1<sup>st</sup> January 2025.

He succeeds Suresh Agarwal in this role.

He spent 22 years at ICICI Lombard General Insurance, holding various leadership positions across corporate, SME, government, rural, crop, and retail business lines.

- 87. Angel One**, formerly known as Angel Broking Limited, has announced the appointment of **Ambarish Kenghe** as its **Group Chief Executive Officer**.

His appointment will be effective from **March 2025**.

He previously served as Vice President and General Manager at Google Pay APAC, where he played a crucial role in the platform's growth. Under his leadership, Google Pay became a significant player in the Indian Unified Payments Interface (UPI) ecosystem.

He also served as the Chief Product Officer at Myntra, Consultant at Bain & Company, and Engineer at Cisco.

- 88. Jay Shah**, a former Board of Control for Cricket in India (BCCI) secretary and current International Cricket Council (ICC) chairman, has been elected as a **board member** of the **Marylebone Cricket Club (MCC) Advisory Board**.

He is among the 13 founding members of the new **World Cricket Connects Advisory Board**, which will be headed by former Sri Lanka captain and MCC president **Kumar Sangakkara**.

Other founding members include former India captain Sourav Ganguly, former South Africa opener Graeme Smith, former Director of England Cricket Andrew Strauss, England women's captain Heather Knight, and JioStar's CEO (Sports) Sanjog Gupta.

This advisory board replaces the MCC World Cricket Committee, which has been active since 2006.

In 2024, the MCC hosted the first World Cricket Connects forum at Lord's, bringing together over 120 leading voices in cricket to address the sport's challenges.

The second World Cricket Connects forum will take place on 7-8 June 2025 before the World Test Championship (WTC) final at Lord's between Australia and South Africa.

## OBITUARIES

- 89. Noted heart surgeon Dr Kotturathu Mammen Cherian**, who did India's first successful coronary artery bypass surgery in 1975, has passed away in Bengaluru, Karnataka. He was born on 8 March 1942 in Kerala.

He was awarded **Padma Shri** by the Government of India in **1991**.

He was honorary surgeon to the President of India from 1990 to 1993.



He received a Harvard Medical Excellence Award in 2005, through a panel organized by Harvard Medical School.

He is the first Indian to become the President of the World Congress of Thoracic Cardiac Surgeons and the first member of the American Association of Thoracic Surgery from India.

He was also secretary and president of the Indian Association of Cardiac Thoracic Surgeons.

He was also President of the Pediatric Cardiac Society of India.

He was the Founding Vice President and Director of Madras Medical Mission (MMM), Chennai, and founding Chairman of PIMS Pondicherry.

He is the first Indian member of the American Association for Thoracic Surgery, as well as a Fellow of the Royal Society of Medicine, London, and an honorary member of the Malaysian Association for Thoracic and Cardiovascular Surgery.

90. Noted Indian sculptor **Latika Katt** has passed away at the age of 76 in Jaipur, Rajasthan. She was born on 20 February 1948 in Uttar Pradesh.

She specializes in stone carving, metal casting, and bronze sculpting. She is notable for winning the **Beijing Art Biennale Award** for her bronze work titled "**Makar Sankranti at Dashawmeth Ghat, Varanasi.**"

She was the **first Indian woman sculptor** to be awarded a gold medal in sculpture from the Maharaja Sayajirao University of Baroda. She received a research scholarship from the Slade School of Art, London in 1981.

## SPORTS

91. **Odisha Warriors** defeated Soorma Hockey Club 2-1 in the final of the **Women's Hockey India League 2024-25** held at the Marang Gomke Jaipal Singh Munda Astro Turf Hockey Stadium in Ranchi, Jharkhand.

- **Best Goalkeeper of the Tournament:** Savita Punia (Soorma Hockey Club)
- **Upcoming Player of the Tournament:** Sonam (Soorma Hockey Club)
- **Top Scorers of the Tournament:** Yibbi Jansen (Odisha Warriors), Charlotte Englebert (Soorma Hockey Club)
- **Player of the Tournament:** Jyoti (Soorma Hockey Club)

The women's HIL 2024-25 was conducted in a league format where each team faced the other three teams twice in the competition. This marked the sixth edition of the Hockey India League (HIL). The tournament included the women's event for the first time, which started on January 12 and concluded on January 26.

92. **Leh**, the capital of Ladakh, hosted the **first phase of the Khelo India Winter Games (KIWG) 2025** at the NDS Stadium from January 23 to 27.

Two sports, ice hockey, and ice skating, were hosted by Ladakh.

Leh hosted the games for the second time.

### Results:

- The Union Territory of **Ladakh topped the medal tally** with seven medals, including four golds.
- **Tamil Nadu** followed with five medals, including three golds, while **Maharashtra**, despite winning the highest number of medals (10), finished third with only two golds.

- The Indian Army successfully defended their ice hockey title, prevailing in a nail-biting final against ITBP.

The **second and final phase of KIWG 2025** is scheduled to take place in **Gulmarg, Jammu & Kashmir**, from February 22 to 25.

- 93.** The **2025 Australian Open**, a Grand Slam-level tennis tournament, was held at Melbourne Park from 12–26 January 2025.

It was the 113<sup>th</sup> edition of the Australian Open, the 57<sup>th</sup> in the Open Era, and the first major of the year.

Category	Winner	Runner-up
Men's singles	Jannik Sinner (Italy)	Alexander Zverev (Germany)
Men's doubles	Harri Heliövaara (Finland) and Henry Patten (UK)	Simone Bolelli and Andrea Vavassori (Italy)
Women's singles	Madison Keys (USA)	Aryna Sabalenka (Belarus)
Women doubles	Kateřina Siniaková (Czech Republic) and Taylor Townsend (USA)	Hsieh Su-wei (Taiwan) and Jelena Ostapenko (Latvia)
Mixed doubles	Olivia Gadecki and John Peers (Australia)	Kimberly Birrell and John-Patrick Smith (Australia)

- 94.** **Scottish footballer** and Manchester United legend **Denis Law** has passed away at the age of 84 in Aberdeen, Scotland. He was born on 24 February 1940 in Aberdeen, Scotland.

He is the **only Scottish player** to win both the **Ballon d'Or award** and the **European Player of the Year** award in 1964.

He was nicknamed "The King" and "The Lawman" by supporters, and "Denis the Menace" by opposing supporters.

He spent 11 years at **Manchester United**, where he scored 237 goals in 404 appearances. His goals place him third in the club's history, behind Wayne Rooney and Bobby Charlton.

- 95.** **Berhane Tesfay of Eritrea** and **Joyce Chepkemai Tele of Kenya** won the men's and women's elite races, respectively, at the **Tata Mumbai Marathon 2025** held in Mumbai, Maharashtra.

This was the 20<sup>th</sup> edition of the Mumbai Marathon, which is a World Athletics Gold Label Road Race, organized by Procam International Limited.

Among the Indians, **Anish Thapa** finished first among men, while **Nirmaben Thakor** defended her title among women.

The top three winners each took home prize money of USD 50,000, USD 25,000, and USD 15,000 respectively.

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## IMPORTANT DAYS

- 96.** **International Customs Day** is observed annually on **26<sup>th</sup> January** to commemorate the inaugural session of the World Customs Organisation (WCO), which was held on this day in 1953. The day also raises awareness about the importance of customs authorities and their role in the smooth movement of goods across borders. The day was first observed in 1983. The year 2025 marks the observance of the **72<sup>nd</sup>** anniversary of the WCO.

**Theme 2025:** 'Customs Delivering on its Commitment to Efficiency, Security and Prosperity'

**97. Data Privacy Day** is annually observed across the globe on **28<sup>th</sup> January** to spread awareness about the significance of protecting Data Privacy Day 2025, promoting trust, and respecting privacy.

- The day commemorates the anniversary of the opening for signature of Convention 108, the global data protection Convention, on 28<sup>th</sup> January 1981.
- The day was first observed in 2007.

**98. International Holocaust Remembrance Day** is observed annually on **27<sup>th</sup> January** to commemorate the anniversary of the tragedy of the Holocaust, also known as the Shoah, which was the genocide of European Jews during World War II.

**Theme 2025:** "Holocaust remembrance and education for dignity and human rights".

The year 2025 marks 80 years since the end of the Second World War and the Holocaust.

The United Nations designated the day in 2005 to serve as a date for official commemoration of the victims of the Nazi regime and to promote Holocaust education throughout the world. The day was first observed in 2006.

**99. World Leprosy Day** is observed globally on the **last Sunday of January** to raise global awareness of this deadly ancient disease and call attention to the fact that it can be prevented, treated, and cured.

In 2025, World Leprosy Day falls on **26<sup>th</sup> January**.

- The day was initiated in 1954 by French philanthropist and writer, **Raoul Follereau**, as a tribute to the life of Mahatma Gandhi who had compassion for people afflicted with leprosy.
- **Theme 2025:** "Unite. Act. Eliminate"

**Note:** In India, World Leprosy Day is celebrated every year on 30 January, the anniversary of Mahatma Gandhi's death.

**Leprosy** is a chronic infectious disease caused by a bacillus, *Mycobacterium leprae* (M. leprae). The symptoms of the disease occur generally after a long period of getting an infection on average 5 years, as M. leprae multiplies very slowly. The disease mainly affects the skin, the peripheral nerves, the mucosa of the upper respiratory tract, and the eyes.

**100. National Voters' Day (NVD)** is observed annually on **25<sup>th</sup> January** to mark the foundation day of the Election Commission of India (ECI), i.e. 25<sup>th</sup> January 1950. The main purpose of the NVD celebration is to create electoral awareness amongst citizens and encourage them to participate in the electoral process. The day was first observed in 2011.

The year 2025 marks the **15<sup>th</sup> National Voters' Day**.

**Theme 2025:** 'Nothing Like Voting, I Vote for Sure'

**Additional Information:**

The President of India, Droupadi Murmu graced and addressed the 15<sup>th</sup> National Voters' Day celebration in New Delhi. She presented the Best Electoral Practices Awards to state and district officials who demonstrated exemplary performance in ensuring the smooth conduct of elections, on the occasion.

She also received the first copy of the book "**India Votes 2024: A Saga of Democracy**" from the Chief Election Commissioner, Rajiv Kumar.

A short clip of the upcoming **docu-drama series "India Decides"** produced by Warner Bros Discovery was also released at the event.

An ECI publication “Belief in the Ballot: Human Stories Shaping India’s 2024 Elections” was also presented to the President by the Commission.

**101. ‘Parakram Diwas’ (Courage Day)** is observed annually across India on **23<sup>rd</sup> January** to commemorate the birth anniversary of **Netaji Subhas Chandra Bose**. The day is celebrated to honour and remembers Netaji’s indomitable spirit and selfless service to the nation. The day was first observed in 2021.

The year 2025 marks the observance of the **128<sup>th</sup>** birth anniversary of him.

Union Minister of State for Youth Affairs & Sports, Raksha Nikhil Khadse, undertook ‘**Jai Hind Padyatra**’ on 23<sup>rd</sup> January 2025 in **Port Blair, Andaman and Nicobar Islands**.

**Subhas Chandra Bose:**

- He was born on 23<sup>rd</sup> January 1897, in Cuttack, Orissa Division, Bengal Province, to Prabhavati Dutt Bose and Janakinath Bose.
- He joined the Indian National Congress in 1921.
- He started a newspaper called “Swaraj”.
- He had written a book called “The Indian Struggle”. The book covers the Indian Independence movement between 1920 and 1942.
- The term “Jai Hind” was coined by Netaji Subhash Chandra Bose.
- With the slogan “Give me blood and I will give you freedom”, he awakened the country towards fighting against the British.
- He won the Congress presidential elections at Haripura in 1938.
- Again in 1939 at Tripuri, he won the presidential elections against Gandhi's candidate Pattabhi Sitarammaya. Due to ideological differences with Gandhi, Bose resigned and left Congress. Rajendra Prasad was appointed in his place.
- He founded a new party, 'the Forward Bloc'. The purpose was to consolidate the political left and major support base in his home state Bengal.
- He built a force known as the Azad Hind Fauj (Indian National Army) giving the slogan of “Dilli Chalo”.

**102. The National Girl Child Day (NGCD)** is observed annually across India on **24<sup>th</sup> January** to focus on the inequalities faced by girls, to promote the education, health & nutrition of the girl child, and to spread awareness about the rights of a girl child.

The day was observed for the first time in **2008** as an initiative by the Ministry of Women and Child Development and the Government of India.

Important Day	Date/Month	Theme for 2025	Remark
Parakram Diwas	23 <sup>rd</sup> January		The day commemorates the birth anniversary of Netaji Subhas Chandra Bose. The year 2025 marks the 128th birth anniversary of him.
National Girl Child Day	24 <sup>th</sup> January		The day was first observed in 2008.
International Day of Education	24 <sup>th</sup> January	AI and education: Preserving human agency in a world of automation	



National Tourism Day	25 <sup>th</sup> January		
National Voters' Day	25 <sup>th</sup> January	Nothing Like Voting, I Vote for Sure	The day was first observed in 2011.
International Customs Day	26 <sup>th</sup> January		
International Holocaust Remembrance Day	27 <sup>th</sup> January	Holocaust remembrance and education for dignity and human rights	
Data Privacy Day	28 <sup>th</sup> January		
World Leprosy Day	Last Sunday of January (26 <sup>th</sup> January 2025)	Unite. Act. Eliminate	
World Neglected Tropical Diseases Day	30 <sup>th</sup> January		

PRACTICE

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