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AFFAIRSCLOUD TODAY

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Hand Written Notes

NATIONAL AFFAIRS 1) Of Narendra Modi → New Delhi (PM of India) Inaugurated -> 13 km Delhi-Ghaziabad-Meerut -> Rs 4,600 cr (Namo Bharat corridor) > 2.8 km Janakpuri-Krishna Park stretch -> Delhi Metro Phase-IV -> Rs 1,200 cr Foundation stone > 26.5 km Rithala-Kundli Section → Delhi Metro Phase-IV → Ry 6,230 cr PM - Prime Minister 2) $\xrightarrow{\mathsf{To}}$ \uparrow Open networks for all goods & services over → DPIIT, -MoC&I digital or electrical systems. Key Investors About Pilot project in → Launched - April 2022 → New Delhi (Delhi), → State Bank of India → Authorized capital - Rs.500 cr → Bengaluru (Karnataka), → NABARD → Incorporated as 'non-profif', Section-8 → Coimbatore (Tamil Nadu), → HDFC Bank company & incubated at QCI → Bhopal (Madhya Pradesh) → Bombay Stock Exchange → QCI joined by Protean eGov-Technologies → Shillong (Meghalaya) → SIDBI (Mumbai) as co-founder for ONDC → ICICI Bank $\rightarrow NSDL$ ONDC - Open Network for Digital Commerce DPIIT - Department for Promotion of Industry and Internal Trade MoC&1 - Ministry of Commerce & Industry QCI - Quality Council of India

SIDBI - Small Industries Development Bank of India

NSDL - National Securities Depositories Limited

NABARD - National Bank for Agriculture and Rural Development





Andaman & Nicobar

3)

Released

Piyush Goyal \longrightarrow 6th LEADS Report \rightarrow Logistics sector help to achieve USD 32 trn economy by 2047

LEADS 2024 Index.

Categories Achievers Fast Movers Aspirers
Landlocked States Haryana, Telangana, Bihar, HP, MP, Chhattisgarh,
UP, Uttarakhand Punjab, Rajasthan Jharkhand

Gujarat, Karnataka, Andhra Pradesh West Bengal

Coastal States Maharashtra, Odisha, TN Goa

Northeastern Assam, Meghalaya, Mizoram, Manipur

Region Arunachal Pradesh Nagaland, Sikkim,

Tripura

Union Territories Chandigarh, DNH & DD, J&K

Delhi Lakshadweep, Ladakh

Puducherry

Winners of LEAPS 2024 awards

→ MSMEs - Logistics Service Provider: Shipwaves Online Limited

-> Institutions - Indian Institute of Management, Mumbai

MoC&I - Ministry of Commerce and Industry

LEADS - Logistics Ease Across Different States

HP - Himachal Pradesh

MP - Madhya Pradesh

UP - Uttar Pradesh

TN - Tamil Nadu

J&K - Jammu & Kashmir

DNH & DD - Dadra and Nagar Haveli and Daman and Div

MSME - Micro, Small and Medium Enterprises

4)

Implemented In To
EPFO → CPPS → All regional offices → Simplify pension disbursement so pensioners

can access pensions at any bank branch

EPFO - Employees' Provident Fund Organisation

CPPS - Centralized Pension Payments System



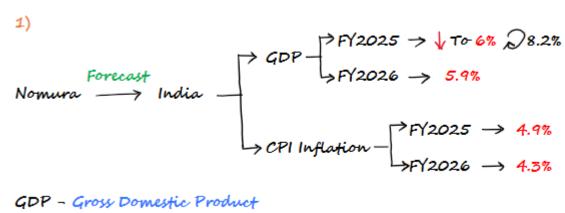


Abdulla Khaleel → India → Strengthen maritime security, trade & investment (Minister of Foreign Affairs of Maldives) Highlights of the visit Maldives India Execute of 3rd phase of HICDP Maldives Assistance from India for HICDP - MVR 255 mn HICDP - High Impact Community Development Projects MVR - Maldivian Rufiyaa 6) Until Extended Deadlines → Compliance with Medical Textile QCO → April 1, 2025 Address challenges faced by SMEs MoT - Ministry of Textiles SMEs - Small and Medium Enterprises QCO - Quality Control Order 7) Launched MoU with AICTE \longrightarrow NEAT 4.0 \longrightarrow Bridge gap b/w students & \longrightarrow 22 EdTech companies essential industry skills AICTE - All India Council for Technical Education NEAT - National Educational Alliance for Technology MoU - Memorandum of Understanding BANKING & FINANCE Removed To Adhere RBI —> Business Restrictions —> Arohan Financial Services —> Fair loan pricing RBI - Reserve Bank of India





ECONOMY & BUSINESS



2)

SBI - State Bank of India

CPI - Consumer Price Index

3)

IRFC - Indian Railway Finance Corporation

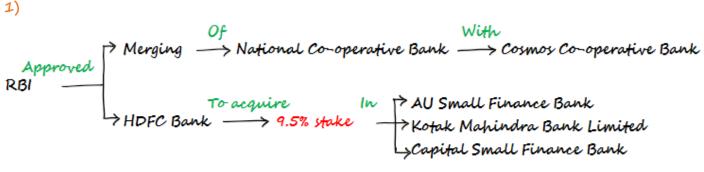
REMCL - Railway Energy Management Company Limited

MoR - Ministry of Railways

RITES - Rail India Technical and Economic Service

ACQUISITIONS & MERGERS

1)



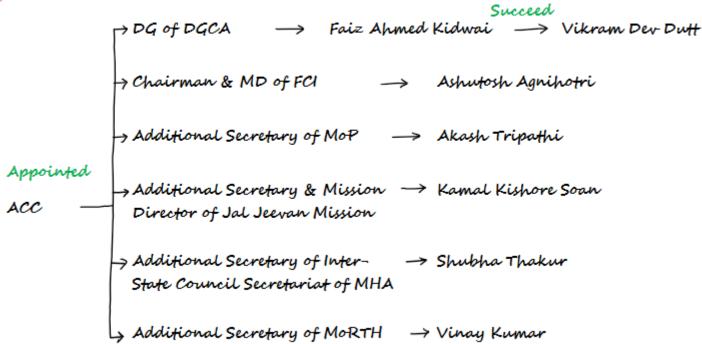
RBI - Reserve Bank of India





APPOINTMENTS & RESIGNATIONS

1)



ACC - Appointments Committee of the Cabinet

DG - Director General

FCI - Food Corporation of India

DGCA - Directorate General of Civil Aviation

MoP - Ministry of Power

MHA - Ministry of Home Affairs

MoRTH - Ministry of Road Transport & Highways

SCIENCE & TECHNOLOGY

1)



NASA - National Aeronautics and Space Administration

JPL - Jet Propulsion Laboratory

ARC - Ames Research Center

USA - United States of America





```
2)
                   Features
                        Length: 52 meters
                        Breadth: 8 meters
                        Displacement: 320 tonnes
SPORTS
1)
KKFI → Trophies & Mascots → 1st Kho Kho World Cup 2025 → Indira Gandhi Indoor
                                                               Stadium, New Delhi
 Mascots
                                                   Supported by
'Tejas' and 'Tara' Blue trophy - Men's championship
                                                         SAI
                  Green trophy - Women's championship
KKFI - Kho Kho Federation of India
SAI - Sports Authority of India
IMPORTANT DAYS
1)
                                         Proposed by
            -> World Day of War Orphans -> French organization
          To raise awareness about challenges faced by children who left
          orphaned by wars
       → 20 April → World Orphans Day → Worldwide Organisation
                                                for Charity
```

Please Let us Know your Feedback - Handwritten Notes







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Aim

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It helps to understand the news easily and We map the news in a way that boosts your memory power, ensuring you remember important information.

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Less Important NEWS

- India leads G20 with projected 7% GDP growth in 2024
- ► 83rd Meeting of Network Planning Group (NPG) under PM GatiShakti evaluates 8 key Infrastructure projects
- Architect of Pollen development & Seed formation identified
- N. Ram, Justice Chandru among five eminent personalities given The Champion of Democracy Awards
- Sisters Jessica and Noémie Fox share Sport Australia Hall of Fame's Don Award





Detailed Content

Current Affairs 7 January 2025: Headlines



- ► PM Narendra Modi Inaugurates and Lays Foundation Stone for Rs 12,200 Crore Infrastructure and Metro Expansion Projects in Delhi
- Revolutionizing Digital Commerce: The ONDC Initiative launched by DPIIT, MoC&I
- Union Minister Piyush Goyal releases '6th LEADS Report' : 13 states, UTs listed among achievers
- ► EPFO Completes Rollout of CPPS in All Regional Offices
- Overview of Maldives Foreign Minister Abdulla Khaleel's 3-day Visit to India
- MoT extended Deadlines for Compliance with Medical Textile QCO until April 1, 2025
- AICTE Launches NEAT 4.0 Online Learning
- ▶ RBI Lifts Business Restrictions on Arohan Financial Services Limited
- Nomura forecasts India's GDP down to 6% in FY25
- ▶ SBI Report: Rural Poverty Ratio Drops Below 5% for the 1st time in FY24
- IRFC Signs MoU with REMCL to Finance RE Projects for Indian Railways
- ACC Appoints Faiz Ahmed Kidwai as DG of DGCA
- ▶ RBI Approves Merger of National Co-operative Bank with Cosmos Co-operative Bank
- NASA Unveiled New Mars Design "Mars Chopper" Successor of Ingenuity Helicopter
- ▶ Vandana Agrawal Launches 2 FPVs GSL YARD Amulya & Akshay for ICG
- KKFI Unveils Trophies and Mascots for the 1st ever Kho Kho World Cup 2025
- World Day of War Orphans 2025 January 6





NATIONAL AFFAIRS

PM Narendra Modi Inaugurates and Lays Foundation Stone for Rs 12,200 Crore Infrastructure and Metro Expansion Projects in Delhi

On January 05 2025, Prime Minister (PM) **Narendra Modi** inaugurated and laid the foundation stone for development projects worth over **Rs 12,200 crore**, including metro expansions and infrastructure upgrades, in Delhi.



• These initiatives aim to enhance regional connectivity and ensure more convenient travel for the public.

Key Attendees: The event was attended by several dignitaries, including the Union Minister **Manohar Lal**, Ministry of Housing and Urban Affairs (MoHUA), Lieutenant (Lt.) Governor of Delhi, **Vinay Kumar Saxena**, and Chief Minister (CM) of Delhi, **Atishi Marlena Singh** along with others.

Delhi-Ghaziabad-Meerut Regional Rapid Transit System (RRTS) Project:

PM Narendra Modi inaugurated a 13-Kilometer(km) stretch of the **Namo Bharat corridor** between Sahibabad in Ghaziabad, Uttar Pradesh(UP) and New Ashok Nagar in Delhi costing around **Rs 4,600 crore**.

• This is the **first Namo Bharat corridor** in Delhi and will improve travel between Delhi and Meerut in UP.

About Delhi - Meerut RRTS Project:

i.This semi-high-speed rail corridor spans 82.15 km, connecting Delhi, Ghaziabad, and Meerut.

• The corridor will have 22 stations in total, with a mix of elevated and underground structures. **ii.**Trains are designed to travel at a maximum speed of 180 kilometers per hour (km/h) with operational speeds up to 160 km/h, cutting travel time to less than 60 minutes for the full corridor.

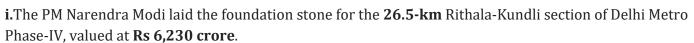
Janakpuri-Krishna Park Section of Delhi Metro Phase-IV:

PM Narendra Modi also inaugurated the **2.8-km** Janakpuri-Krishna Park stretch of Delhi Metro Phase-IV, a project worth **Rs.1,200 crore.**

i.With the addition of Krishna Park Extension station, the Delhi Metro network now comprises 289 stations spanning 394.448 km.

ii.This new section will enhance connectivity for key areas in West Delhi, including Janakpuri, Krishna Park, and Vikaspuri, improving travel options for thousands of commuters.

Rithala-Kundli Section of Delhi Metro Phase-IV:



ii.This new corridor will connect Rithala in Delhi to Nathupur in Haryana, improving connectivity to key areas like Rohini, Bawana, and Narela in Delhi, while extending the Red Line into Haryana.







Central Ayurveda Research Institute (CARI) in Rohini, Delhi:

i.PM Narendra Modi also laid the foundation stone for a modern campus of the Central Ayurveda Research Institute **(CARI)** in Rohini, New Delhi, to be built at a cost of **Rs 185 crore**.

ii.The facility will **include** administrative, outpatient **(OPD)**, inpatient **(IPD)**, and treatment blocks, offering advanced healthcare services and supporting research in Ayurveda.

Note: A special AYUSH (Ayurveda, Yoga, Unani, Siddha, and Homeopathy) visa has been introduced to facilitate foreign nationals in accessing AYUSH treatments in India.

Key facts:

i.Over the last 10 years, India has added 752 km of metro lines, making its metro network the third-largest in the world, with over 1,000 km operational.

ii.The budget for infrastructure development has grown significantly from Rs 2 lakh crore to over Rs 11 lakh crore in the last decade.

Revolutionizing Digital Commerce: The ONDC Initiative launched by DPIIT, MoC&I

The Open Network for Digital Commerce **(ONDC)**, a transformative initiative led by the Department for Promotion of Industry and Internal Trade **(DPIIT)**, Ministry of Commerce & Industry (MoC&I), Government of India (GoI), aimed at revolutionizing digital commerce in India.



- The initiative also aimed to promote open networks for all aspects of goods and services over digital or electrical networks.
- It was 1st launched as pilot project in **April, 2022** in 5 Indian cities: New Delhi (Delhi), Bengaluru (Karnataka), Coimbatore (Tamil Nadu (TN)), Bhopal (Madhya Pradesh (MP)) and Shillong (Meghalaya).

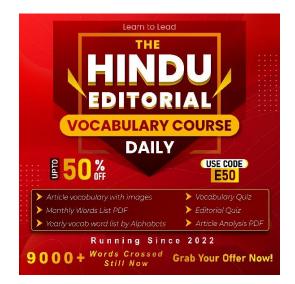
About ONDC:

i.It is based on **open-sourced methodology**, which uses open specifications and open network protocols independent of any specific platform.

ii.It was incorporated as a **'non-profit'**, Section-8 company on December 31, 2021 with an authorized capital of Rs. 500 crore and was incubated at the Quality Council of India (QCI), an independent organisation with DPIIT.

 QCI was joined by Mumbai (Maharashtra)-based
 Protean eGov Technologies Limited as the co-founder for ONDC.

iii.It aspires to create a level playing field for sellers, buyers, and service providers across India, particularly Micro, Small and Medium Enterprises (MSMEs).



iv.It serves as unified platform where stakeholders can interact freely without constraints of exclusive ecosystems.





Key Investors of ONDC:

- India's largest Public Sector Bank (PSB), State Bank of India (SBI);
- National Bank for Agriculture and Rural Development(NABARD);
- HDFC Bank Limited;
- Bombay Stock Exchange (BSE);
- Small Industries Development Bank of India (SIDBI);
- ICICI Bank Limited;
- National Securities Depositories Limited (NSDL), among others.



Key Objectives:

i.Democratization of Commerce: To break the monopoly of large e-commerce platforms by enabling interoperability across networks.

ii.Inclusivity: To promote small businesses, retailers, and local artisans to access the digital marketplace.

iii.Cost Efficiency: To reduce the cost of customer acquisition and transaction processing for sellers.

iv.Market Expansion: To fix regional and linguistic gaps, bringing untapped markets into the fold of digital commerce.

v.Customer Empowerment: To increase options for buyers by offering access to a wider array of sellers. **How ONDC Operates?**

ONDC uses open network protocols to provide seamless interaction between participants. It allows buyers and sellers from various platforms to transact with each other using standardized APIs.

Key Components of ONDC:

i.Decentralised Architecture: ONDC does not own or operate e-commerce services like conventional platforms. It acts as an enabler for interconnectivity.

ii.Open Protocols: ONDC which is based on open standards, ensures that any seller or buyer platform complying to these protocols can participate.

iii.Role Segregation: Participants are categorised into different roles like: buyer applications, seller applications, and logistics providers, ensuring clear dissemination of responsibilities.

About MSME TEAM Initiative:

i.In June 2024, the Ministry of MSME launched a sub-scheme "MSME Trade Enablement and Marketing Initiative" (MSME-TEAM initiative) under the central sector scheme (CSS) "Raising and Accelerating MSME Performance", with total budget outlay of Rs 277.35 crore for a period of 3 years up to March 2027.
ii.The primary objective of the scheme is to provide financial assistance to 5 lakh MSMEs across the country to onboard the ONDC platform, through Seller Network participants, for catalogue preparation, account management, among others.

iii.Out of the total target beneficiaries of 5 lakh MSMEs, **2.5 lakh** (50%) MSMEs would be women owned MSMEs.





iv.As per the scheme, awareness workshops will be conducted preferably in Tier-2 and Tier-3 Indian cities and MSME clusters for greater outreach, especially among women and Scheduled Caste (SC)/ Scheduled Tribe (ST) owned MSMEs.

ONDC Startup Mahotsav:

i.In May 2024, Department for Promotion of Industry and Internal Trade (DPIIT) under the Ministry of Commerce and Industry, organised the "ONDC Startup Mahotsav", a 1st of its kind event held in New Delhi (Delhi).

ii.ONDC Startup Mahotsav is a unique collaboration between Startup India initiative and ONDC, both are flagship initiatives of DPIIT.

About DRC Portal:

i.In February 2024, ONDC in collaboration with QCI launched the DigiReady Certification (DRC) portal, which aimed to assess and certify digital readiness of MSME entities.

ii.The certification process examines various aspects of digital readiness, including the presence of important documentation, for online operations, proficiency in using software and technology, among others.

Key Initiatives to Promote ONDC:

i.ONDC has been organising awareness workshops in partnership with various industry associations like: Retailers Association of India (RAI), Federation of Indian Chambers of Commerce and Industry (FICCI), National Association of Software and Service Companies (NASSCOM), among others, across the country to educate the small sellers and businesses about ONDC and its benefits.

ii.ONDC has developed a Handbook to help sellers, especially 1st-time sellers succeed in digital commerce in 14 Indian languages.

• ONDC is in partnership with Bhashini to enhance app development and e-commerce in Indian languages.

iii.In 2023, ONDC has launched a Feet on Street**(FoS)** program to support the Network Participants (NPs), to identify and educate sellers about the benefits of ONDC.

iv.WhatsApp Bot "ONDC Sahayak" launched in 5 different languages to help sellers and buyers to get access of information about ONDC.

Key Accomplishments of ONDC:

Since its launch in 2022, ONDC has achieved significant milestones:

i.Pilot Programs: It has been implemented successfully in select cities like Bengaluru and Delhi.

ii.First ONDC Fair Price Shop: The Department of Food and Public Distribution (DoF&PD), GoI launched a pilot project to onboard the Fair Price Shops (FPSs) in Una and Hamirpur districts of Himachal Pradesh (HP) on the ONDC.

iii.Expansion of services and products available on ONDC network: The ONDC network was initially launched with only two categories i.e. Food and Beverage (F&B) and Grocery, and have gradually expanded to 11 more categories such as: mobility, fashion, beauty and personal care, home & kitchen, electronics and appliances, among others.

Awards and Recognitions:

i.Global IP Convention (GIPC) bestowed the ONDC with the "Disruptive Technology" award in 2023. ii.It was awarded with the Start-up of the Year at 14th India Digital Awards (IDA)in New Delhi, Delhi in 2024.

iii.ONDC was honoured with the prestigious National Awards for e-Governance (NAeG 2024) under "Application of Emerging Technologies for providing citizen centric services" during the 27th National Conference on e-Governance (NCeG) held in Mumbai, Maharashtra in September, 2024.





About Open Network for Digital Commerce (ONDC):

Managing Director **(MD)** and Chief Executive Officer **(CEO)**- Thampi Koshy **Headquarters**- New Delhi, Delhi

Union Minister Piyush Goyal releases '6th LEADS Report': 13 states, UTs listed among achievers

On 3rd January 2025, Union Minister **Piyush Goyal**, Ministry of Commerce and Industry (MoC&I) released the **6th** edition 'Logistics Ease Across Different States **(LEADS)** Report in New Delhi, Delhi. He stated that the logistics sector will play a crucial role in achieving a USD 32 trillion economy by 2047.



- **Gujarat, Karnataka, Maharashtra, Odisha** and **Tamil Nadu**(TN) were awarded the top rank of 'achievers' amongst coastal States in the LEADS 2024 report.
- The event also marked the felicitation of the **LEAPS 2024 awards**. Recognitions were given across various categories, including core logistics services, Micro, Small and Medium Enterprises (MSMEs), startups, and institutions.

Key People:

The event was attended by Union Minister of State(MoS) Jitin Prasada, MoC&I and Amardeep Singh, Secretary, Department for Promotion of Industry and Internal Trade (DPIIT), MoC&I.

Key Highlights:

- i. Union Minister Piyush Goyal proposed the adoption of LEAD framework
- Longevity, Efficiency and Effectiveness, Accessibility and Accountability and Digitalisation of processes to efficiently develop the logistics sector.

ii. He also launched the Prime Minister (PM) Gati Shakti Course of Gati Shakti Vishwavidyalaya (GSV),

a **15-hour** course on PM GatiShakti Concept for Efficient Infrastructure Planning and National Development was launched during the event.

The course will be conducted by Integrated
Government Online training (iGOT) Karmayogi
platform and University Grants Commission (UGC)
Study Webs of Active Learning for Young Aspiring
Minds (SWAYAM) portal and will be included into
the curriculum of Central Training Institutes (CTIs)
and State Administrative Training Institutes (ATIs)
across the country.

iii.Furthermore, a 'Report on Logistics Cost Framework prepared' by National Council of Applied Economic Research(NCAER) was launched with an aim to assess logistics cost in India through inclusion of Export-Import (EXIM) and domestic cargo data.







About Logistics Ease Across Different States (LEADS) Report:

i.An indigenous logistics performance index on lines of the World Bank(WB)'s Logistics Performance Index (LPI), called 'Logistics Ease Across Different States (LEADS)' index for logistics performance monitoring across states has been developed.

- The survey has been conducted annually since 2018. States and Union Territories(UTs) are ranked according to their performance.
- This annual assessment by the DPIIT under the National Logistics Policy, 2022 provides a strategic roadmap for enhancing logistics performance across India.

ii. The objective of the report is to identify areas of improvement and support State Governments to undertake adequate infrastructure, services and regulatory reforms to improve their logistics performance.
iii. The 6th edition of the LEADS report comprises an increased number of objective indicators which includes measures related to accessibility to terminals and the speed of key road corridors across various States/Union Territories (UTs).

iv. The 2024 LEADS report assesses the logistics performance on the basis of 4 key pillars-

- Logistics Infrastructure
- Logistics Services
- Operating and Regulatory Environment
- Sustainable Logistics (newly introduced in the survey)

Performance Categories:

The LEADS report categorizes States based on their geographic demographics into 4 categories – **Coastal Group, Landlocked Group, Northeast Group** and **UTs Group.** Furthermore, the states are graded in the following three categories based on their performances.

i.Achievers– States having exceptional logistics systems including ideal infrastructure and transparent regulatory processes.

• Score- 90% or more percentage

ii.Fast Movers– States in the process of becoming achievers through progressive policies, legislative initiatives and new infrastructure projects.

• Score- 80% to 90%

iii.Aspirers– States that have adopted national best practices to improve their contribution in the logistics sector.

Score- Below 80%

LEADS 2024 Index:

In the LEADS 2024 Report, ${f 13}$ states and ${f UTs}$ have been categorized as Achievers, ${f 17}$ as Fast Movers and ${f 7}$ as Aspirers .

Categories	Achievers	Fast Movers	Aspirers
Landlocked States	Haryana, Telangana, Uttar Pradesh(UP), Uttarakhand	Bihar, Himachal Pradesh(HP), Madhya Pradesh(MP), Punjab Rajasthan	Chhattisgarh, Jharkhand
Coastal States	Gujarat, Karnataka, Maharashtra,	Andhra Pradesh(AP), Goa	West Bengal(WB)





	Odisha, Tamil Nadu(TN).		
Northeastern Region	Assam, Arunachal Pradesh(AR)	Meghalaya, Mizoram, Nagaland, Sikkim, Tripura	Manipur
UTs	Chandigarh, Delhi	Dadra and Nagar Haveli and Daman and Diu, Jammu and Kashmir(J&K), Lakshadweep, Puducherry	Andaman and Nicobar Islands, Ladakh

LEAPS 2024 awards:

Category	Winners	
Core Logistics	 Air Freight Service Provider: Kerry Indev Logistics Private Limited Maritime Freight Service Provider: Visakha Container Terminal Pvt Ltd Multimodal Transport Operators: Avana Logistek Limited Rail Freight Service Provider: DP World Rail Logistics Private Limited Road Freight Service Provider: CJ Darcl Logistics Ltd. Warehouse Service Provider (Industrial and Consumables): APM Terminals India Private Limited Warehouse Service Provider (Agriculture): Globus Warehousing and Trading Private Limited 	
Startups	 Logistics Operations: Myzek Logistics Pvt Ltd Logistics Technology: Sarvodaya Infotech Pvt Ltd 	
MSMEs	1. Logistics Service Provider: Shipwaves Online Limited	
Institutions	1. Indian Institute of Management, Mumbai	
Special Categories	 Logistics service delivery for e-commerce operations: Delhivery Limited 2. Multimodal logistics service provider: Pushpak Logistics Solutions LLP 	

Click here to know more

About Ministry of Commerce and Industry (MoC&I):

Union Minister – Piyush Goyal (Rajya Sabha, Maharashtra)

Minister of State (MoS) – Jitin Prasada (Pilibhit, Uttar Pradesh, UP)





EPFO Completes Rollout of CPPS in All Regional Offices

On January 3, 2024, New Delhi (Delhi) based Employees' Provident Fund Organisation (**EPFO**) successfully completed the nationwide implementation of the Centralized Pension Payments System (**CPPS**) under the Employees' Pension Scheme (EPS) 1995, aiming to improve the ease of living for pensioners by streamlining pension disbursements across all regional offices.



- The initiative allows pensioners to access their pensions easily from any bank branch nationwide, removing the need for physical verification and streamlining the disbursement process.
- This marks a transition from the current decentralized pension disbursement system, where each zonal or regional office of EPFO has separate agreements with only three to four banks.

Key Points:

i.In October 2024, the initial pilot of the CPPS was completed at the Karnal (Haryana), Jammu (Jammu & Kashmir, J&K) and Srinagar (J&K) regional offices, disbursing approximately **Rs. 11 crore** in pensions to more than 49,000 EPS pensioners.

ii.In November 2024, a second pilot was completed across 24 regional offices, disbursing approximately **Rs. 213 crore** in pensions to over 9.3 lakh pensioners.

iii.In December 2024, approximately **Rs. 1,570 crore** in pensions was disbursed to over 68 lakh pensioners through all 122 regional offices of EPFO.

About the Centralised Pension Payments System (CPPS):

i.The **CPPS** enables over 78 lakh EPS pensioners to receive their pensions from any bank branch nationwide, streamlining payments, removing the need for physical verifications, and ensuring seamless disbursement.

• It is implemented by the Employees' Provident Fund Organisation (EPFO), New Delhi(Delhi).

ii.It ensures nationwide pension disbursement without requiring Pension Payment Orders (PPO) transfers, even if pensioners relocate or change their bank or branch. This provides significant relief to those retiring to their hometowns.

iii.Pensioners will no longer need to visit a branch for verification when their pension begins, as it will be credited immediately upon release.

iv.CPPS will enable a smooth transition to Aadhaar-based payment system (ABPS) in the next phase.

Note: EPFO has invested **Rs. 34,207.9 crore** in Exchange Traded Funds (**ETFs**) in the Financial Year 2024-25(FY25).

About Employees' Provident Fund Organisation (EPFO):

The EPFO is a statutory body under the Ministry of Labour and Employment (MoL&E) responsible for regulating and managing provident funds in India.

• The board is chaired by the Union Minister of Labour and Employment (MoL&E), Government of India (GoI).

Central Provident Fund Commissioner (CPFC) - Ramesh Krishnamurti

Headquarters – New Delhi, Delhi

Founded - 1952





Overview of Maldives Foreign Minister Abdulla Khaleel's 3-day Visit to India

Abdulla Khaleel, Minister of Foreign Affairs of Maldives made an Official visit to India from **2nd January to 4th January 2025** with an aim to strengthen bilateral ties in several key areas including maritime security, trade and investment.



- This marks his **first** official visit to India and is the first diplomatic visitor to India in 2025.
- The visit featured high-level talks and the signing of key agreements aimed at enhancing bilateral relations.

Note: In October 2024, the President of the Republic of Maldives, **Mohamed Muizzu** visited India.

Highlights of the visit:

On January 03 2025, Dr. Abdulla Khaleel, Minister of Foreign Affairs of Maldives, held bilateral talks with Union Minister Dr. S. Jaishankar, Ministry of External Affairs (MEA), in New Delhi, Delhi.

- Both Ministers acknowledged the economic partnership and the progress of ongoing projects facilitated through Indian grant assistance and line of credit initiatives.
- India and the Maldives have finalised a framework to promote the use of local currencies for cross-border trade, marking a significant development in bilateral economic cooperation.

India & Maldives signed MoU for HICDP:

India and Maldives have signed a Memorandum of Understanding (MoU) for the execution of the 3rd phase of High Impact Community Development Projects (HICDP) in Maldives.

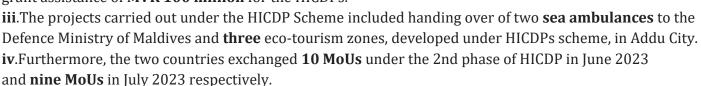
 The Indian government will provide grant assistance for the implementation of the HICDP.

Key Points:

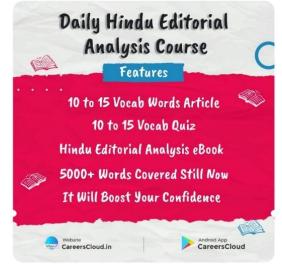
i.India and Maldives have signed an MoU inMarch 2019 regarding grant assistance of MaldivianRufiyaa (MVR) 85 million for implementation of the HICDPs through local bodies.

• It was revised in July 2021 to increase the grant assistance to MVR 155 million.

ii.In January **2023**, an agreement was made to provide additional grant assistance of **MVR 100 million** for the HICDPs.



 ${f v}$. According to the Ministry of External Affairs, a total of ${f 47}$ HICDPs have been taken up, out of which ${f 8}$ have been completed and inaugurated.







About Maldives:

President- Mohamed Muizzu

Capital- Malé

Currency- Maldivian Rufiyaa(MVR)

MoT extended Deadlines for Compliance with Medical Textile QCO until April 1, 2025

On January 2 2025, the Ministry of Textiles (MoT) extended the compliance deadline of the **Medical Textiles** (Quality Control Order, QCO), 2024 until April 1, 2025 to address the challenges faced by Small and Medium Enterprises (SMEs). While Large and Medium Enterprises (LME) must adhere to the earlier timeline of January 1, 2025.

• This extension and transition period aims to support the industry in meeting the new quality and ensures safer products, boosts consumer confidence, and enhances the efficacy of critical healthcare items.

i.Manufacturers and importers are also granted a 6-month period, ending on June 30, 2025, to clear existing legacy stock & to facilitate a smooth transition,

ii.The QCO applies to products like sanitary napkins, baby diapers and reusable sanitary pads/period panties, which are listed under Schedule A of the order.

iii. The order establishes stringent quality standards, including testing protocols and labeling requirements for key products.

AICTE Launches NEAT 4.0 Online Learning

On January 2025, the All India Council for Technical Education (**AICTE**) launched Phase 4 of the National Educational Alliance for Technology (**NEAT 4.0**) at the AICTE Headquarters in Vasant Kunj, New Delhi (Delhi).

Objective:

NEAT 4.0 initiative aims to bridge the gap between students and essential industry skills, prioritizing accessibility and inclusivity for learners nationwide.

The event was graced by Professor T.G. Sitharam, Chairman of AICTE, Professor Anil
 D. Sahasrabudhe, Chairman of National Educational Technology Forum
 (NETF), Buddha Chandrasekhor, Chief Coordinating Officer (CCO) of NEAT, AICTE, and representatives from various EdTech companies.

i.The launch event, which included a Memorandum of Understanding (MoU) signing ceremony, where **22 EdTech companies** signed MoUs with AICTE for **40 innovative products**.

- The companies that signed the MoU with AICTE for NEAT 4.0 include Amypo Technologies Private Limited, Ansys Software, Culturelligence Private Limited, and others.
- The products underwent a thorough evaluation process consisting of four rounds, with more than 300 evaluations by domain expert assessments to ensure to met stringent quality standards before being added to the NEAT portal.

ii.NEAT 4.0, through the Public-Private Partnership (PPP) model, brings advanced EdTech solutions within reach of students. The addition of emerging fields like Biomedical Engineering, Health & Wellness, and Space Technology showcases the portal's adaptability.



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BANKING & FINANCE

RBI Lifts Business Restrictions on Arohan Financial Services Limited

On January 3 2025, the Reserve Bank of India **(RBI)** removed business restrictions imposed on Kolkata (West Bengal)-based microfinance institution **Arohan Financial Services Limited** following remedial measures initiated by the lender and its commitment to adhere to fair loan pricing.

• On October 17 2024, the regulator directed 4 non-banking finance companies (NBFCs) to cease and desist from sanctioning and disbursing loans, effective from the close of business on **October 21, 2024.**

i.The RBI had found that Arohan Financial Services, along with other NBFCs, were charging exorbitant interest rates and not following guidelines for assessing household income and considering repayment obligations for microfinance loans.

ii.While the restrictions on Arohan have been removed, those on Asirvad Micro Finance Limited **(AMFL)**(a subsidiary of Manappuram Finance Limited) and DMI Finance Private Limited **(DFPL)** remain in place.

ECONOMY & BUSINESS

Nomura forecasts India's GDP down to 6% in FY25

On January 03 2025, Japan brokerage **Nomura** forecasted that India's economy will grow more slowly in the coming years. The agency's revised prediction indicates that India's Gross Domestic Product **(GDP)** growth will decelerate to **6%** in the Financial Year 2024-25 **(FY25)**, a significant drop from **8.2%** in the FY24. In **FY26**, the GDP growth is expected to be around **5.9%**.



- Previously, the growth projections were set at **6.7%** for FY25 and **6.8%** for FY26.
- This is primarily attributed to various macroeconomic indicators signaling an overall slowdown.

Key Points:

i.Inflation: The Consumer Price Index (CPI) inflation is expected to ease to **4.9%** in FY25, down from **5.4%** in FY24, and will go even lower to **4.3%** in FY26.

ii.Sector-wise Growth: For FY25, the agency has predicted weaker growth in high-demand categories, such as cars and paints, while categories like two-wheelers (2Ws) and staples are expected to see stronger growth.

• In FY26, most consumer categories are expected to continue growing below the long-term trend, with premium segments gaining market share.

iii.Investment Outlook: Due to slow demand and increasing competition, **margin risks** are likely to rise, making it crucial for investors to be highly selective in FY26.

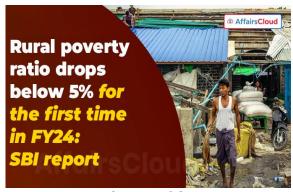
• The agency highlighted that most companies could pass on commodity costs post-COVID until 2025 due to high demand for their products.





SBI Report: Rural Poverty Ratio Drops Below 5% for the 1st time in FY24

According to the State Bank of India **(SBI)'s** Research report released on January 03 2025, **rural poverty ratio** dropped below 5% for the 1st time to **4.86%** in Financial Year 2023-24 (FY24) from 7.2% in FY23 and 25.7% in 2011-12.



- This reduction in poverty ratio in rural areas of the country is mainly driven by higher consumption growth among the bottom 0-5% fractile, supported by Government of India(GoI) led initiatives.
- The **urban poverty ratio** decreased marginally to **4.09%** in FY24 from 4.6% in FY23 and 13.7% in 2011-12.
- The report estimates that national poverty rates are now between 4-4.5%, marking a significant improvement in living conditions across the country.

Note: The report has used the data of the latest annual Household Consumption Expenditure Survey (HCES) for August 2023-July 2024 released by the Ministry of Statistics and Programme Implementation (MoSPI) in December 2024.

Key Findings:

i.The report highlighted that decrease in rural poverty ratio further led to shift in poverty line from 5-10% decile (in FY23) to 0-5% decile (in FY24).

ii.The report has estimated the poverty lines at **Rs 1,623** for rural areas and **Rs 1,944** for urban areas in FY24 by adjusting for decadal inflation and the imputation factor in the poverty line set by the Suresh Tendulkar Committee in 2011.

iii.The consumption inequality has decreased from 0.266 and 0.314 (in FY23) to 0.237 and 0.284, respectively in rural and urban areas of the country.

iv.The report showed that overall, the poverty rate in India is in the range of 4-4.5%, with almost negligible existence of extreme poverty.

v.The report revealed that the difference between rural and urban Monthly Per Capita Consumption Expenditure (MPCE) to rural MPCE has decreased significantly from 88.2% (in 2009-10) and 71.2% (in FY23) **to 69.7%** (in FY24).

• This decrease is mainly attributed to GoI led initiatives like Direct Benefit Transfer (DBT), investments in rural infrastructure, increasing farmer's income and improving the rural livelihood significantly.

v.As per the report, most of the high-income Indian states show a savings rate greater than the national average of 31%.

• The report also showed that states like: Uttar Pradesh (UP) and Bihar have low saving rates due to higher outward migration.

IRFC Signs MoU with REMCL to Finance RE Projects for Indian Railways

On January 03 2025, the Indian Railway Finance Corporation Limited(IRFC) has entered into a Memorandum of Understanding (MoU) with Railway Energy Management Company Limited (REMCL),a





Joint Venture(JV) of the Ministry of Railways (MoR) and Rail India Technical and Economic Service(RITES), to support the financing of Renewable Energy (**RE) projects** developed by REMCL to supply power to Indian Railways(IR).

• The MoU establishes a framework for collaboration between IRFC and REMCL to support IR in reducing dependence on fossil fuels and achieving net-zero carbon emissions by 2030

i. The collaboration also includes exploring funding opportunities for thermal, nuclear, and renewable energy projects set up under a captive model through JV between IR and other partners. ii. Under the MoU, REMCL will help IR by sourcing affordable conventional and renewable power and managing bidding for RE projects, while IRFC will handle project evaluation and fundraising.

APPOINTMENTS & RESIGNATIONS

ACC Appoints Faiz Ahmed Kidwai as DG of DGCA

On January 03 2025, the Appointments Committee of the Cabinet (ACC) appointed Faiz Ahmed Kidwai, a 1996-batch Indian Administrative Service(IAS) officer of Madhya Pradesh(MP) Cadre, as the Director General (DG) of the Directorate General of Civil Aviation (DGCA), under Ministry of Civil Aviation (MoCA), as part of senior level bureaucratic reshuffle.



• He succeeds **Vikram Dev Dutt**, a 1993-batch IAS officer, who was appointed as the Secretary in the Ministry of Coal (MoC) in October 2024. Since then Dinesh Chand Sharma, Joint DG of DGCA, has held the additional charge.

i.He currently serves as the Additional Secretary in the Department of Agriculture and Farmers Welfare, Ministry of Agriculture and Farmers Welfare (MoA&FW).

ii.He has been appointed as the DG of DGCA with the rank and pay of Additional Secretary to the Government of India (GoI), temporarily setting aside the Recruitment Rules for the position, according to the order issued by the Department of Personnel and Training (DoPT), Ministry of Personnel, Public Grievances and Pensions (MoPP&P).

Other Appointments:

Ashutosh Agnihotri as Chairman and MD of FCI:

Ashutosh Agnihotri, a 1999-batch IAS officer from the Assam-Meghalaya cadre, has been appointed as the chairman and Managing Director (MD) of New Delhi(Delhi) based Food Corporation of India (FCI).

• He currently serves as an Additional Secretary in the Department of Home(DH), Ministry of Home Affairs (MHA).

Akash Tripathi as Additional Secretary of MoP:

Akash Tripathi, a 1998-batch IAS officer of the MP cadre has been appointed as the Additional Secretary, Ministry of Power(MoP).

 He currently serves as the Chief Executive Officer(CEO) of MyGov, under the Ministry of Electronics & Information Technology (MeitY)





Kamal Kishore Soan as Additional Secretary & Mission Director of Jal Jeevan Mission:

Kamal Kishore Soan, a 1998-batch IAS officer of the Jharkhand cadre has been appointed as the Additional Secretary & Mission Director of Jal Jeevan Mission(JJM) under the Department of Drinking Water & Sanitation, Ministry of Jal Shakti (MoJS).

 He currently serves as Additional Secretary in Labour welfare, under the Ministry of Labour & Employment(MoL&E).

About Jal Jeevan Mission (JJM):

The Jal Jeevan Mission (JJM) was launched by Prime Minister(PM) Narendra Modi on August 15, 2019, with the ambitious goal of providing tap water supply to every rural household by 2024.

• Under JJM, the fund sharing pattern between Centre and States / UTs (Central share: State share) is 100:00 for UTs without legislature, 90:10 for North-Eastern & Himalayan States and UTs with legislature, and 50:50 for the rest of the States.

Shubha Thakur as Additional Secretary of Inter-State Council Secretariat of MHA:

Shubha Thakur, a 1989-batch Central Secretariat Service(CSS) Officer, has been appointed as the Additional Secretary at the Inter-State Council Secretariat, MHA.

• He currently serves as the Additional Secretary in the Department of Agriculture(DoA) under the MoA&FW.

Vinay Kumar as Additional Secretary of MoRTH:

ACC approved the in-situ upgrade of the post held by **Vinay Kumar**, 1999 batch IAS officer of Bihar cadre, as the Additional Secretary of the Ministry of Road Transport & Highways (MoRTH).

• He currently serves as the Joint Secretary of MoRTH.

About the Directorate General of Civil Aviation (DGCA):

The DGCA is a statutory body of the Government of India (GoI) to regulate civil aviation in India. It became a statutory body under the Aircraft (Amendment) Act, 2020.

Directorate General (DG) - Faiz Ahmed Kidwai

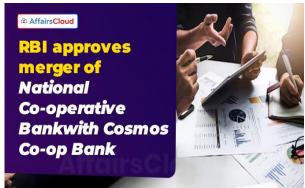
Headquarters – New Delhi, Delhi

Founded - 1946

ACQUISITIONS & MERGERS

RBI Approves Merger of National Co-operative Bank with Cosmos Co-operative Bank

On January 03 2025, the Reserve Bank of India **(RBI)** approved the merger of National Co-operative Bank Limited, Bengaluru (Karnataka) with **Cosmos Co-operative Bank Limited**, Pune (Maharashtra), effective from January 6, 2025.



• The RBI sanctioned the Scheme of Amalgamation of the banks in exercise of the powers conferred under Sub-Section(4) of Section 44A with Section 56 of the Banking Regulation Act, 1949.





Key Points:

i. With this merger, all branches of the National Co-operative Bank, which include 12 in Bengaluru (Karnataka) and 1 in Mysore (Karnataka), will now operate as branches of Cosmos Co-operative Bank.

• In the Financial Year 2023-24(FY24), the Cosmos Bank had already merged with two Mumbai (Maharashtra) based banks, **Maratha Sahakari Bank Limited** (7 branches) & **Sahebrao Deshmukh Sahakari Bank Limited** (11 branches).

ii.In July 2023, RBI imposed certain restrictions on the National Co-operative Bank, limiting deposit withdrawals to Rs 50,000 per account & these restrictions were extended until **January 24, 2025.**

RBI Grants Approval to HDFC Bank for 9.5% stake Acquisition in AU Small Finance Bank

The RBI granted approval to Housing Development Finance Corporation(**HDFC**) Bank Limited to acquire up to a **9.5%** stake in AU Small Finance Bank Limited, Kotak Mahindra Bank Limited(KMBL), and Capital Small Finance Bank Limited.

• The approval is valid until 1-year period, expiring on **January 2, 2026.**

i.This approval extends to HDFC Bank's group companies, including HDFC Mutual Fund (MF), HDFC Life Insurance, HDFC ERGO General Insurance, HDFC Securities and HDFC Pension Management.

ii.HDFC Bank is allowed to purchase up to **9.5** % **of the paid-up share** capital or voting rights in AU Small Finance Bank, Kotak Mahindra Bank, and Capital Small Finance Bank to ensure its group entities' aggregate holdings do not exceed the limit set by the RBI.

iii.The RBI Directions 2023 specify that **"aggregate holding"** includes shares owned by the bank, its affiliates, trustees, Mutual Funds(MFs), and promoter group entities.

About AU Small Finance Bank:

Managing Director (MD) & Chief Executive Officer (CEO) - Sanjay Agarwal

Headquarters- Jaipur, Rajasthan

Established-1996

Tagline- Chalo Aage Badhe

About Cosmos Co-operative Bank Limited:

Managing Director (MD) - Apekshita Thipsay

Headquarters- Pune, Maharashtra

Established-1906

Tagline- Say I'M banking and mean it!

SCIENCE & TECHNOLOGY

NASA Unveiled New Mars Design "Mars Chopper" Successor of Ingenuity Helicopter

In January 2025, the National Aeronautics and Space Administration **(NASA)** has unveiled the design of new mars drone named **"Mars Chopper"** for advanced exploration of planet Mars.

• It is a successor of the 'Ingenuity helicopter' that roamed over the surface of Mars for over 3 years after landing on its surface alongside the Perseverance Rover in 2020.

Note:

i.Ingenuity Helicopter, a small helicopter which weighs 1.8 kilogram (kg).

ii.It was initially designed to perform up to 5 experimental test flights over 30 days but operated for almost 3 years performing 72 flights and flying 30 times farther than planned.

About Mars Chopper:

i.It is produced by the Southern California (the United States of America, USA)-based Jet Propulsion Laboratory (JPL) in partnership with the California-based Ames Research Center(ARC).







ii.It is a drone-like vehicle that is about the size of an Support Utility Vehicle **(SUV)** with 6 rotors. Each rotor has 6 blades, which are smaller in size compared to blades of Ingenuity but allows for increased lift. **iii.**It is bulkier than its predecessor and has more payload capacity to carry scientific instruments such as

imaging and analysis kits.

iv.It can carry maximum 5 kg of equipment and enables one to perform more complex tasks and can fly longer distances which is up to 3 kilometers(kms).

About National Aeronautics and Space Administration (NASA):

Administrator- Bill Nelson

Headquarters- Washington DC, the United States of America(USA)

Established-1958

Vandana Agrawal Launches 2 FPVs GSL YARD - Amulya & Akshay for ICG

On January 5 2025, **Vandana Agrawal**, Chairperson, International Financial Services Centres Authority (IFSCA) Committee on Ship Acquisition, Financing and Leasing, launched **2** Fast Patrol Vessels **(FPVs)** built by Goa Shipyard Limited (GSL) YARD – **Amulya (1272)** and **Akshay (1273)** for the Indian Coast Guard **(ICG)** in Vasco da Gama, Goa.



- The event marked a significant milestone in GSL's growth, reflecting its commitment to technological and operational excellence.
- The 2 FPVs are indigenously designed and constructed by GSL, in line with the Atmanirbhar Bharat initiative.

Background:

i.In 2022, the Ministry of Defence(MoD) has signed a contract with GSL for the construction of 8 FPVs for the ICG for Rs 473 crore.

ii.In October 2024, GSL launched two vessels of the same series 'Amulya' and 'Akshay'.

Key Features:

i.These vessels are specifically tailored to meet the **ICG's** operational needs, including surveillance and protection of offshore assets and island territories.

• **Key specifications:** Length: 52 meters (m), Breadth: 8 meters (m) and Displacement: 320 tonnes (t)





ii.The FPVs are equipped to perform high-speed patrolling and surveillance missions, contributing to the Indian Coast Guard's enhanced operational capabilities.

iii. For the 1st time in its history, GSL used its 'State-of-the-Art Ship-Lift System' to launch 2 vessels of the same series in October 2024 simultaneously, highlighting the shipyard's advanced infrastructure and modernization efforts.

About Goa Shipvard Limited (GSL):

Chairman & Managing Director (CMD) - Brajesh Kumar Upadhyay

Headquarters- Goa **Established-**1957

SPORTS

KKFI Unveils Trophies and Mascots for the 1st ever Kho Kho World Cup 2025

On January 03 2024, the Kho Kho Federation of India (KKFI) unveiled the trophies and mascots for the **1st-ever** Kho Kho World Cup scheduled from January 13-19, 2025. This event, supported by the Sports Authority of India (SAI), will be held at the Indira Gandhi Indoor Stadium, New Delhi (Delhi).



• The tournament will feature 21 men's and 20 women's teams from 24 countries across 6 continents, showcasing global talent.

i. The mascots, 'Tejas' and 'Tara', are dynamic gazelles that represent the spirit of the tournament.

• **Tejas,** symbolising brilliance and energy, and **Tara,** representing guidance and aspiration, were depicted in vibrant blue and orange sporting attire adorned with traditional Indian motifs.

ii.The tournament will feature 2 magnificent trophies, **a blue trophy** for the men's championship and **a green trophy** for the women's championship.

• The blue trophy symbolizes trust, determination, and universal appeal, while the green trophy represents growth and vitality.

IMPORTANT DAYS

World Day of War Orphans 2025 - January 6

World Day of War Orphans is observed annually on **January 6** across the globe to raise awareness about the challenges faced by children who have been left orphaned by wars and about the trauma experienced by war orphans globally.

 The Day addresses social, psychological and physical obstacles confronted by war orphans, protects their rights and well-being and highlights the need for global attention and support.

Note:

• A war orphan is a child or children whose parents died while serving in military duty.







• The United Nations Children's Fund **(UNICEF)** defines an orphan as any child **under 18 years** who lost one or both parents to any cause of death.

Objectives:

- Raising Awareness: Educating society about war orphans' struggles.
- **Mobilizing Resources:** Securing support for education, healthcare, and rehabilitation.
- **Policy Advocacy:** Promoting policies to protect war orphans' rights.

Background:

i.The World Day of War Orphans was proposed by the French organization SOS (Societas Socialis)
Enfants en Détresse (SOS Children in Distress), to protect children from abuse and mistreatment.
ii.In Anno Domini (AD) 400, the Romans established the 1st orphanages to support widows and orphans of soldiers who died in battle, offering aid until the age of 18.

• In 1741, The Foundling Hospital, London United Kingdom (UK) became the **1st** charity orphanage.

Violations against children:

In 2005, the United Nations (UN's) Security Council identified and condemned **6 grave violations** against children in times of war.

- Killing and maiming of children
- Recruitment or use of children in armed forces and armed groups
- Attacks on schools or hospitals
- Rape or other grave sexual violence
- Abduction of children
- Denial of humanitarian access for children.

Significance:

i.Over **473 million** children more than 1 in 6 globally live in areas affected by conflict, the highest number since World War II.

• The percentage of children living in conflict zones has doubled from **10%** in the 1990s to almost 19% today.

ii.By the end of 2023, **47.2 million** children had been displaced due to violence, with additional displacements expected in 2024 (e.g., in Haiti, Lebanon, Myanmar, Palestine, Sudan).

iii.In 2023, **32,990 grave violations** against children were verified, the highest number ever recorded.

• Haiti, Caribbean saw a 1,000% increase in sexual violence against children in 2024.

iv.Over **52 million** children in conflict areas are out of school or repurposed in places like Gaza, Sudan, Ukraine, and Syria.

Other Global Observance:

'World Orphans Day' was observed annually worldwide on **April 20**, declared by Worldwide Organisation for Charity **(WOC)** to raise awareness and inspire support for orphans worldwide.





Indian Constitutional Provisions:

Article 21, Article 21(a), Article 29(2), Articles 23 and 24, Article 39(e), Article 39(f) of the Indian Constitution contain provisions pertaining to the protection of orphans and orphanages.

• Article 39(f) of the Indian Constitution empowers the state to enact laws protecting children from exploitation and abandonment.

About United Nations Children's Fund (UNICEF):

Executive Director(ED)- Catherine M Russell
Headquarters- New York, United States of America (USA)
Established-December 11, 1946
Member Countries- 190

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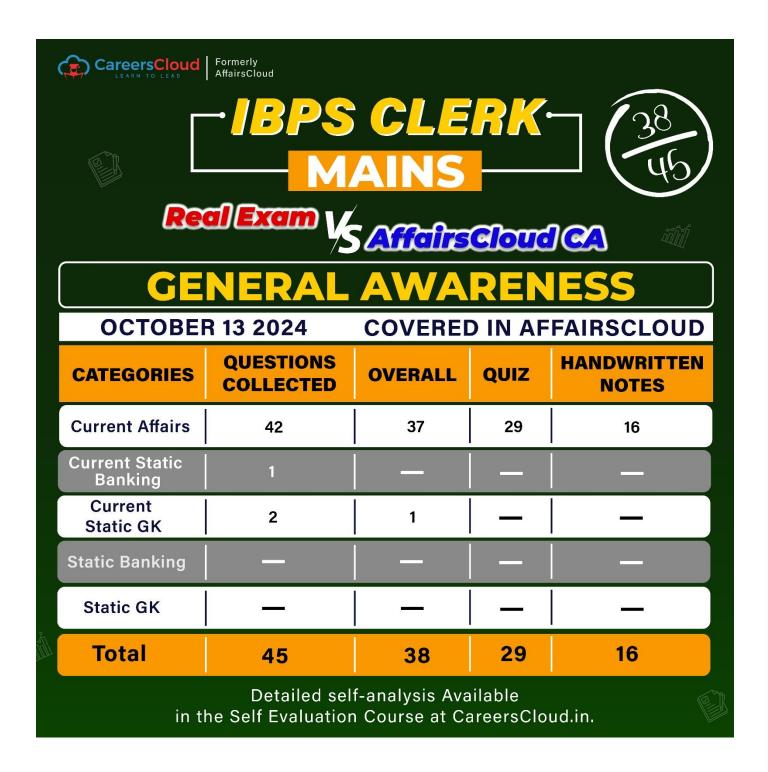






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