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Feb 29 2024 CA Quiz – English
START

Monthly   **Weekly**   Daily   PIB News

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Weekly Top 60: 24–29 Feb 2024 CA Q&A – English Ebook

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Monthly   Weekly   Daily   **PIB News**

February 29 2024 PIB News – English Article

February 28 2024 PIB News – English Article

Q ≡ ⋮

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Hand Written Notes

NATIONAL AFFAIRS

1)

JP Nadda & Annpurna Devi ──Inaugurated──→ 10th Anniversary ──Of──→ BBBP scheme
MoH&FW   MoWCD   Celebration

About BBBP

Aim: To address declining CSR, prevent gender-biased sex-selective elimination

Initiative of MoWCD, MoH&FW, MoE, MSDE, MoMA
Key progress: National SRB ↑ from 918 (in 2014-15) to 930 (in 2023-24)
Launched: Mission Vatsalya portal, Mission Shakti portal,
        & mobile app of Mission Shakti

MoH&FW – Ministry of Health & Family Welfare
MoWCD – Ministry of Women and Child Development
BBBP – Beti Bachao Beti Padhao
SRB – Sex Ratio at Birth
CSR – Child Sex Ratio
MoE – Ministry of Education
MSDE – Ministry of Skill Development and Entrepreneurship
MoMA – Ministry of Minority Affairs

2)

MeitY ──Released──→ Estimation & Measurement of ──→ Digital economy to contribute
                    India's Digital Economy report   One-Fifth of GDP by 2030
                         Prepared by ↓
                              ICRIER

   Highlights

   → India's digital economy contributed 11.74% of India's income in 2022-23

        → Rs. 28.94 lakh crore in GVA
        → Rs. 31.64 lakh crore in GDP

   → India's digital economy contribution to rise by 13.42% by 2024-25

      Largest digitized country in the world (Acc. to India's Digital Economy Report 2024)
        1. United States of America
        2. China
        3. India

MeitY – *Ministry of Electronics and Information Technology*
GDP – *Gross Domestic Product*
ICRIER – *Indian Council for Research on International Economic Relations*
GVA – *Gross Value Added*

3)

MNRE $\xrightarrow{\text{Stated}}$ India's total RE installed capacity → ↑ by 15.84% to 209.44 GW
(As of Dec 2024)   ↗ 180.80 GW (Dec 2023)

Achievements

→ Installed capacity of solar energy – 97.86 GW (2024) ↗ 73.32 GW (2023)
   ↳ Top installation – Rajasthan

→ Installed capacity of wind energy – 48.16 GW (2024) ↗ 44.74 GW (2023)
   ↳ Top installation – Gujarat

→ Installed capacity of Bioenergy – 11.35 GW (2024) ↗ 10.84 GW (2023)

→ Installed capacity of Small Hydro Power – 5.10 GW (2024) ↗ 4.99 GW (2023)

MNRE – *Ministry of New and Renewable Energy*
RE – *Renewable Energy*
GW – *Gigawatt*

4)

NCERT & KOICA $\xrightarrow{\text{Conducted}}$ Exchange of Notes $\xrightarrow{\text{For}}$ Strengthening Vocational Education &
India   South Korea   Training in Mechatronics in India

Duration   Investment   At ↓
                                        RIE,
2 years   USD 2 mn   Bhopal, MP
                (By South Korea)

NCERT – *National Council of Educational Research and Training*
KOICA – *Korea International Cooperation Agency*
RIE – *Regional Institute of Education*
MP – *Madhya Pradesh*

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5)

FIEO + Credlix —To→ Indian Exporters with Financial & Logistical Support

FIEO – Federation of Indian Export Organisations

6)

MoD + Heavy Vehicles Factory → Rs 1,561 cr deal —For→ 47 T-72 Bridge —For→ Indian Army
Tamil Nadu   Laying Tanks

MoD – Ministry of Defence

7)

NITI Aayog + NASSCOM Foundation —To→ Digitally empower One lakh People

NITI Aayog – National Institution for Transforming India
NASSCOM – National Association of Software and Service Companies

BANKING & FINANCE
1)

PNB MetLife + Truhome Finance —To offer→ Group Credit Life Insurance to home
loan customers of Truhome Finance

ECONOMY & BUSINESS
1)

Jio Financial & BlackRock —Entered→ Broking business —Named→ Jio BlackRock Broking
Services   Private Limited

                                                   Aim ↓

                                     To provide investment advising services

2)

NTPC + Ceylon Electricity Board —To develop→ 50 MW solar project —Named→ Trincomalee Power
Sri Lanka   Company Limited

                                                          In ↓

                                                          Sri Lanka

MW – Megawatt

AWARDS & RECOGNITIONS

1)

Forbes —Released→ World's Billionaires List 2025 —Topped by→ Elon Musk → With net worth USD 433.9 bn

Top 5 richest people in the world:

Rank	Name	Net Worth (USD)	Source of Wealth	Country
1	Elon Musk	433.9 billion	Tesla, SpaceX	USA
2	Jeff Bezos	239.4 billion	Amazon	USA
3	Mark Zuckerberg	211.8 billion	Facebook	USA
4	Larry Ellison	204.6 billion	Oracle	USA
5	Bernard Arnault	181.3 billion	LVMH	France

Countries with highest number of billionaires

Rank	Country	Number of billionaires
1	USA	813
2	China	473
3	India	200

USA – United States of America

SCIENCE & TECHNOLOGY

1)

LPSC, ISRO —Dispatched→ Crew Module Propulsion System —For→ 1st Gaganyaan mission —To→ SDSC AP

Crew Module Propulsion System —For→ Precise three-axis control (Pitch, Yaw, and Roll) for the crew module

LPSC – Liquid Propulsion Systems Centre
ISRO – Indian Space Research Organisation
SDSC – Satish Dhawan Space Centre
AP – Andhra Pradesh

2)

Sarla Aviation —Unveiled→ 'Shunya' → India's 1st eVTOL air taxi prototype —At→ Bharat Mobility Global Expo 2025 —In→ New Delhi

'Shunya' ↓ Range – 20 to 30 km

eVTOL – Electric vertical take-off and landing

APPOINTMENTS & RESIGNATIONS

1)

ACC → Amrit Mohan Prasad → DG of BCAS → Zulfiqar Hasan → 6 months
       (Approved)   (Additional charge As)   (Succeed)   (Tenure)
       (DG of Sashastra
       Seema Bal)

ACC – Appointments Committee of the Cabinet
DG – Director General
BCAS – Bureau of Civil Aviation Security

ENVIRONMENT

1)

Researchers → 2 unrecorded → Hemigobius hoevenii ⌉ At → Coringa Wildlife
from ZSI   (Discovered) goby fish species   Sanctuary in AP
                              → Mugilogobius tigrinus ⌋

ZSI – Zoological Survey of India
AP – Andhra Pradesh

OBITUARY

1)

Carlos Mauricio Funes Cartagena → Former El Salvador President

Born   Passed away   Tenure ↓
El Salvador Nicaragua   2009 to 2014

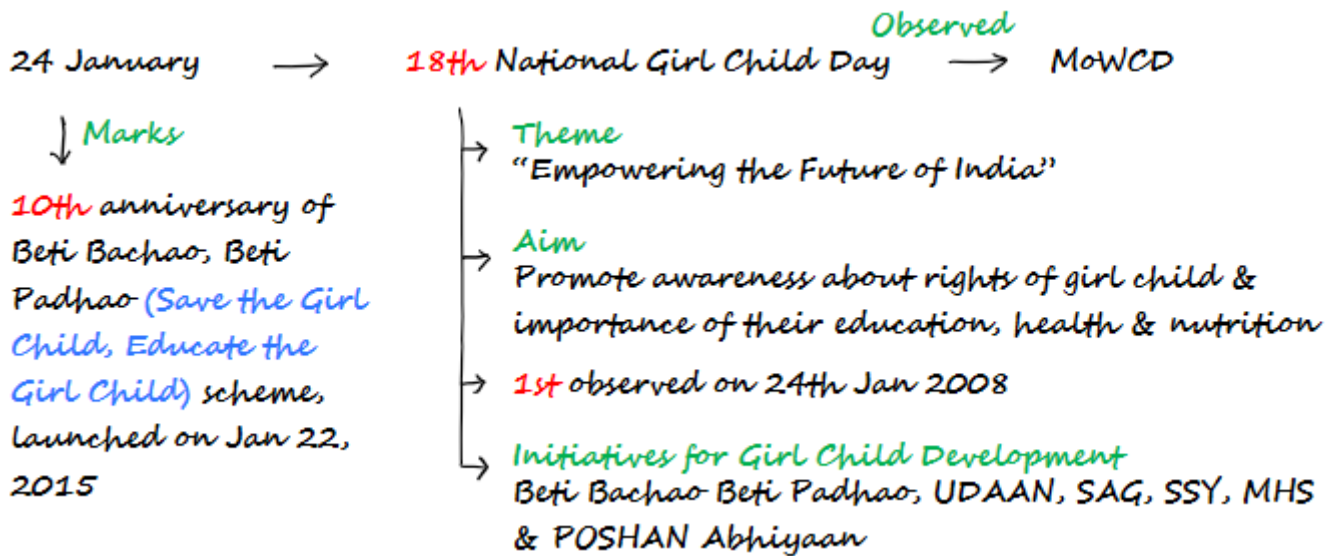## IMPORTANT DAYS

1)

24 January → 7th International Day of Education → United Nations (Observed)

→ Aim
  To celebrate role of education in peace & development

→ Theme
  AI and education: Preserving human agency in a world
  of automation

→ 1st observed on 24 January 2019

→ UNESCO Institute for → 'Lifelong learning in the age of AI' (Host)
  Lifelong Learning
                                        ↓ In
                                   Paris, France

---

2)

24 January → 18th National Girl Child Day → MoWCD (Observed)

↓ Marks

10th anniversary of Beti Bachao, Beti Padhao (Save the Girl Child, Educate the Girl Child) scheme, launched on Jan 22, 2015

→ **Theme**
"Empowering the Future of India"

→ **Aim**
Promote awareness about rights of girl child & importance of their education, health & nutrition

→ 1st observed on 24th Jan 2008

→ **Initiatives for Girl Child Development**
Beti Bachao Beti Padhao, UDAAN, SAG, SSY, MHS & POSHAN Abhiyaan

MoWCD – Ministry of Women and Child Development
SAG – Scheme for Adolescent Girls
SSY – Sukanya Samriddhi Yojana
MHS – Menstrual Hygiene Scheme

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Detailed Content

Current Affairs 25 January 2025 : Headlines

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➤ **ICRIER Report: India's Digital Economy to Contribute One-Fifth of GDP by 2030**
➤ **MNRE : Total RE Installed Capacity Rises 15.84% to 209.44 GW in 2024**
➤ **India & South Korea Conducted Exchange of Notes for NCERT's Technical Cooperation Project**
➤ **FIEO and Credlix Signed MoU to Empower Indian Exporters with Financial and Logistical Support**
➤ **MoD signs Rs 1,561 crore deal with Heavy Vehicles Factory for 47 T-72 Bridge Laying Tanks**
➤ **NITI Aayog & NASSCOM Foundation Partner to digitally empower One lakh People**
➤ **PNB MetLife Partners with Truhome Finance to Offer Group Credit Life Insurance**
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➤ **NTPC Partners with Sri Lanka for Major Solar Project**
➤ **Forbes 2025 Billionaires list: Elon Musk Emerges as the Richest Individual in 2025**
➤ **Amrit Mohan Prasad to Hold Additional Charge as BCAS DG**
➤ **ISRO Dispatches Crew Module for First Uncrewed Mission of Gaganyaan**
➤ **Sarla Aviation Unveiled India's 1st Air Taxi Prototype 'Shunya', Expected to be launched by 2028**
➤ **Researchers Discovered Two New Goby Fish Species in AP**
➤ **Former El Salvador President Mauricio Funes Passed Away**
➤ **International Day of Education 2025 – January 24**
➤ **National Girl Child Day 2025- January 24**

NATIONAL AFFAIRS

Empowering India's Daughters: Beti Bachao Beti Padhao Completed 10 Years

The Beti Bachao Beti Padhao **(BBBP)** scheme, a flagship initiative led by the Government of India (GoI) which aims to protect, educate, and empower the girl child in India, has completed **10 years** of successful implementation.

- The scheme was launched by Prime Minister (PM) Narendra Modi on January 22, 2015 in Panipat, Haryana.
- Completion of 10 Years of BBBP marks a significant milestone which aligns with India's vision of a **Viksit Bharat 2047** and the global shift from Women's Development to Women-led Development.

Note: January 24 is observed annually as National Girl Child Day (NGCD) across the country, to raise awareness about the rights of a girl child. Theme for 2025 NGCD: 'Empowering Girls for a Bright Future'.

About BBBP:

i.It is a centrally sponsored scheme (CSS) with 100% funding by the Central Government in all the districts of the country under Sambal vertical of Mission Shakti.

- **Aim:** To address the declining Child Sex Ratio (CSR), prevent gender-biased sex-selective elimination and promote the survival, protection and education of the girl child.

ii. The scheme is now based on **multi-sectoral approach**, involving health, education, child development, and community awareness.

iii. Financial assistance varies based on the Sex Ratio at Birth (SRB) in districts:

- Rs 40 lakh per year for districts with an SRB less than equal to 918.
- Rs 30 lakh per year for districts with an SRB between919-952.
- Rs 20 lakh for districts with an SRB greater than 952.

iv. Initially, It was a collaborative effort of MoWCD (Ministry of Women and Child Development) with Ministry of Health & Family Welfare (MoH&FW) and Ministry of Education (MoE);

- Later, MoWCD collaborated with Ministry of Skill Development and Entrepreneurship (MSDE) and Ministry of Minority Affairs (MoMA), to expand the scope of BBBP.

Integration of BBBP with Mission Shakti:

i.Now, the BBBP is integrated with Mission Shakti, a comprehensive program for women's safety and empowerment, for implementation during the 15th Finance Commission (FC) period from 2021-22 to 2025-26.

ii. Mission Shakti comprises of two main sub-schemes, which are:

- **Sambal (Safety and Security):** This sub-scheme of Mission Shakti ensures women's safety through One Stop Centres **(OSCs),** Women Helpline (181), and BBBP, now expanded across the country. It also introduces Nari Adalat, offering an alternate grievance redressal mechanism for resolving minor issues like harassment and rights violations.
- **Samarthya (Empowerment):** This sub-scheme empowers women through Shakti Sadans, relief and rehabilitation homes; Sakhi Niwas which provides safe and secure place for stay for working women in the cities; Palna Creche which provides safe and secure place for children of working women.
- The Pradhan Mantri Matru Vandana Yojana **(PMMVY)** now supports a 2nd child if it is a girl, promoting maternal health. The scheme also provides compensation for loss of wages due to pregnancy and childbirth.
- The SANKALP: HEW (Hub for Empowerment of Women) serves as a single window inter-sectoral convergence mechanism provided for all women to avail the benefits of Central and State Government schemes.

Key Objectives of BBBP:
i.To improve Sex Ratio at Birth (SRB) by two points every year.
ii. To improve the percentage of institutional deliveries or sustained at the rate of 95% or above.
iii. To increase 1st Trimester Anti Natal Care (ANC) Registration by 1% annually.
iv. To increase enrolment at secondary education level and skilling of girls or women by 1% annually.
v.To check dropout rate among girls at secondary and higher secondary levels.
vi. To Raise awareness about safe Menstrual Hygiene Management (MHM).

Key Progress:
i.Improvement in SRB: The national SRB improved from 918 (in 2014-15) to 930 (in 2023-24).
- The maximum increase – of 54 points– was recorded in Rajasthan, followed by Haryana (38 points), Himachal Pradesh (33 points) and Gujarat (29 points).
- Among the states which saw a fall in SRB, Odisha recorded the maximum decline of 23 points, followed by Karnataka (19 points) and Bihar (13 points).

ii.Increase in Girl's Enrollment in Secondary Education: The Gross Enrollment Ratio (GER) for girls has increased from 75.51% (in 2014-15) to 78% (in 2023-24). This indicates the positive influence of BBBP's educational interventions.
iii.Increased Institutional Deliveries: BBBP also focused on improving healthcare access for women. Institutional deliveries increased from 61% (in 2014-15) to over 97.3% (by 2023-24).

Union Ministers JP Nadda and Annpurna Devi Jointly Inaugurated the 10th Anniversary Celebration of BBBP
On January 22 2025, Union Minister Jagat Prakash Nadda, MoH&FW and Union Minister Annpurna Devi, MoWCD jointly inaugurated the 10 years anniversary celebration of BBBP at Vigyan Bhawan in New Delhi, Delhi.
- The GoI has decided to celebrate the 10th anniversary of BBBP from January 22, 2025 to March 8, 2025, culminating on International Women's Day.

Key Points:
i.While addressing the event, Union Health Minister highlighted about various schemes initiated by the GoI for women empowerment and their holistic development like: Sukanya Samriddhi Yojana (SSY); Ujjwala Yojana, Swachchta Abhiyan, Startup India,
ii. Following an oath-taking ceremony, a compendium of BBBP practices, Mission Vatsalya portal, Mission Shakti portal, and mobile application (app) of Mission Shakti were also launched at the event.

About Mission Vatsalya:

i.In 2021, MoWCD launched Mission Vatsalya which is a CSS, formerly known as the Child Protection Services (CPS) scheme, since 2009-10.

- The main objective of the mission is to ensure that every child in India has healthy and happy childhood.

About Ministry of Women and Child Development (MoWCD):

Union Minister- Annpurna Devi (Constituency- Kodarma, Jharkhand)

Union Minister of State **(MoS)-** Savitri Thakur (Constituency- Dhar, Madhya Pradesh, MP)

ICRIER Report: India's Digital Economy to Contribute One-Fifth of GDP by 2030

In January 2025, the Ministry of Electronics and Information Technology (**MeitY**) released a comprehensive report titled 'Estimation and Measurement of India's Digital Economy', prepared by the Indian Council for Research on International Economic Relations (**ICRIER**). This marks the first attempt to quantify the digital sector's impact on India's income and employment.

Release of Report 'Estimation and Measurement of India's Digital Economy' by Ministry of Electronics & Information Technology

- According to the report, India's digital economy is projected to grow nearly twice as fast as the overall economy, contributing to almost **one-fifth of national income** by **2029-30**.
- In less than six years, the digital economy's share will surpass that of agriculture or manufacturing in India.

Methodologies:

i.The report uses global methods from the Organisation for Economic Co-operation and Development (**OECD**) and the Asian Development Bank (**ADB**) to estimate the size of India's digital economy as a share of national income and employment.

ii. It also includes the digital shares of industries such as trade, Banking, Financial Services, and Insurance (BFSI), and education.

iii. The survey was conducted in partnership with the Confederation of Indian Industry (CII) and supported by MeitY, especially for data from the banking sector. The sample was restricted to the corporate sector and comprised the top 10-30 companies in each industry, especially those in which digitalisation was most likely.

Key Findings:

Current contribution:

The report estimates that India's digital economy accounted for **11.74%** of India's income in 2022-23, contributing **Rs. 28.94 lakh crore** (Approximately USD 368 billion) in Gross Value Added (**GVA**) and **Rs. 31.64 lakh crore** (Approximately USD 402 billion) in Gross Domestic Product (**GDP**).

- This share is projected to rise to **13.42%** by 2024-25

Key Contributors:

i.The largest contribution, **7.83%** of the national GVA, is driven by sectors such as Information and Communication Services, Telecommunications (ICT), and the manufacturing of electronics, computers, and communication equipment.

- While the traditional ICT sector remains the largest component of the digital economy, digital platforms and the digitalization of brick-and-mortar sectors are growing rapidly

ii. The new digital industries, including Big Tech, digital platforms, intermediaries, and firms reliant on digital intermediaries, contribute nearly 2% of the national GVA.

iii. The digital contribution of three traditional industries (BFSI, trade, and education), not included in the OECD framework but part of the estimates, makes up 2% of the national GVA.

Contribution to Employment:

i.In 2022-23, the digital economy accounted for **14.67 million** workers or **2.55%** of India's workforce.

ii. Agriculture accounted for 263.6 million workers (or 45.8% of the total workforce), while manufacturing employed 65.6 million workers (or 11.4% of the workforce).

Global Rank :

According to India's Digital Economy Report 2024 states that India is the **third largest** digitalised country in the world in terms of overall economy-wide digitalisation after the United States of America (**USA**) and **China**.

- It ranks **12th** among (Group of 20) G20 nations in individual user digitalisation.

About Indian Council for Research on International Economic Relations (ICRIER):

ICRIER is an autonomous, policy-oriented, not-for-profit, economic policy think tank.

Chairman – Pramod Bhasin

Headquarters – New Delhi (Delhi)

Founded – 1981

About Ministry of Electronics and Information Technology (Meity):

Union Minister– Ashwini Vaishnaw (Rajya Sabha- Odisha)

Minister of State (**MoS**)- Jitin Prasada (Constituency- Pilibhit, Uttar Pradesh, UP)

MNRE : Total RE Installed Capacity Rises 15.84% to 209.44 GW in 2024

According to the Ministry of New and Renewable Energy **(MNRE)**, **India** has made **significant strides** in its Renewable Energy **(RE) journey**, strengthening its position as a global leader in clean energy.
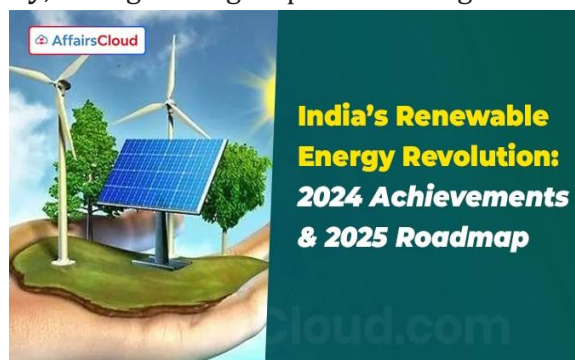
- As of December 2024, India's total RE installed capacity has reached **209.44 Gigawatt** (GW), a 15.84% increase compared to 180.80 GW in December 2023.
- The total capacity added during 2024 amounted to 28.64 GW, representing a significant Year-on-Year(YoY) increase of 119.46% compared to the 13.05 GW added in 2023.

Note: As of January 20, 2025, the country has reached a milestone of **217.62 GW**, with a target to achieve **500 GW** of non-fossil fuel-based energy capacity by 2030.

Key Achievements in 2024:

The year **2024** witnessed **record-breaking growth in solar and wind energy installations**, driven by policy reforms, government incentives, and investments in domestic manufacturing.

i.Expansion of Solar Energy: Solar energy dominated, with **24.5 GW** of new capacity installed and its cumulative installed capacity increased to **97.86 GW** in 2024 from 73.32 GW in 2023.

- Utility-scale solar installations led the way, adding 18.5 GW, with **Rajasthan,** Gujarat, and Tamil Nadu (TN) accounting for 71% of the total.
- The rooftop solar segment also grew significantly, with 4.59 GW installed, driven by initiatives like the Prime Minister Surya Ghar Muft Bijli Yojana (PMSGMBY), which facilitated 7 lakh rooftop installations in less than a year.

ii.Expansion of Wind Energy:

- Wind energy also contributed significantly to India's renewable energy goals. A total of **3.4 GW of wind capacity** was added in 2024, reflecting a 21% increase from 2023.
- In 2024, the total wind capacity reached **48.16 GW,** a growth of 7.64% from 2023.
- **Gujarat** emerged as the leader with 1,250 Megawatt (MW) of new installations, followed by Karnataka with 1,135 MW and TN with 980 MW. Together, these three states accounted for 98% of the total wind capacity additions, reaffirming their dominance in India's wind power sector.

iii. Expansion of Bioenergy and Small Hydro Power:

- Bioenergy's installed capacity rose from 10.84 GW in December 2023 to 11.35 GW in December 2024, reflecting a 4.70% increase.
- Small hydro power projects saw incremental growth, with installed capacity increasing from 4.99 GW in 2023 to 5.10 GW in 2024, representing a 2.20% rise.

Key points :

i.The Government of India (GoI) focused on enhancing the viability of **green hydrogen** by reducing costs and attracting investments. This move is aimed at positioning India as a global leader in green hydrogen technology.

ii. Efforts were made to **ramp up domestic production of solar photovoltai**c (PV) panels and wind turbines, boosting India's potential to become a hub for renewable energy manufacturing on the global stag**e.**

iii. The MNRE proposed **investments** in **inter-state transmission systems** to efficiently transfer power from renewable-rich states like Rajasthan, Gujarat, and Madhya Pradesh (MP), supporting the country's growing energy needs.

Click here for more details

Roadmap for 2025:

As India enters 2025, addressing challenges related to regulatory frameworks, financing models, and infrastructure development will be essential for continued progress in the RE sector.

i.Sustaining the growth of India's RE sector will rely on continued policy support, increased private investment, and the development of emerging technologies such as green hydrogen and energy storage.

Recent Related News:
According to the Ministry of New and Renewable Energy (MNRE) data released in December 2024, Gujarat, Maharashtra and Uttar Pradesh (UP) are the top 3 states with the highest number of rooftop solar installations under 'Prime Minister -Surya Ghar: Muft Bijli Yojana(PMSGMBY)'.

- As per the data, Gujarat has topped among all states in the country with 2,86,545 rooftop solar installations, followed by Maharashtra (with 1,26,344 installations) and UP (with 53,423 installations) ranked at 2nd and 3rd spot, respectively.

About Ministry of New and Renewable Energy (MNRE):
Union Minister – Pralhad Joshi(Constituency – Dharwad, Karnataka
Minister of State**(MoS)** – Shripad Yesso Naik(Rajya Sabha – North Goa)

India & South Korea Conducted Exchange of Notes for NCERT's Technical Cooperation Project

In January 2025, **India** and **South Korea** conducted an exchange of notes for the technical cooperation project titled 'Strengthening Vocational Education and Training in Mechatronics in India' in New Delhi(Delhi).

- The Exchange of Notes was signed by **Manisha Sinha**, Additional Secretary, Department of Economic Affairs (DEA), Ministry of Finance (MoF) and **H.E. Lee Seong-ho**, Ambassador of the Republic of Korea to India for the Republic of Korea.
- The project will be implemented in collaboration with the Korea International Cooperation Agency (**KOICA**) of the Government of Republic of Korea.

Key Points:
i.This project spans over a two-year and will be carried out in collaboration with the National Council of Educational Research and Training (**NCERT**) at the Regional Institute of Education (RIE), Bhopal, Madhya Pradesh (MP).

- This is the **first** project being implemented with the assistance of KOICA in India.

ii. Under this partnership, South Korea will invest **USD 2 million** (approximately 2.9 billion KRW) by 2027 to launch a large-scale initiative aimed at enhancing India's vocational and technical education capabilities.

- This marks the first-ever grant-based development cooperation project between South Korea and India.

iii. It aims to create a strong framework for vocational education in mechatronics by developing curriculum, textbooks, and teacher manuals, and providing necessary equipment.
iv. This partnership would be further strengthened and consolidated with the signing of the exchange of notes for the NCERT project.

Points to Note:
i.In October 2016, the Republic of Korea was designated as India's official development assistance (**ODA**) partner for development cooperation.
ii. In 2015, the bilateral relationship between the two nations was upgraded to a "Special Strategic Partnership."

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About South Korea:
President – Yoon Suk Yeol
Capital – Seoul
Currency – South Korean Won (KRW)

FIEO and Credlix Signed MoU to Empower Indian Exporters with Financial and Logistical Support

In January 2025, the Federation of Indian Export Organisations **(FIEO)**, the apex body for exporters in India, signed a Memorandum of Understanding **(MoU)** with Singapore-based **Credlix,** a global leader in supply chain financing solutions, to boost the growth of Indian exporters and strengthen their international presence.

- This collaboration aims to streamline global trade by providing exporters with innovative financial solutions, logistical support, and other critical resources.

Key Points:
i.The partnership also aims to address key challenges faced by exporters by combining the extensive network of FIEO with expertise of Credlix in financial services.
ii. Various initiatives such as workshops, training, financing advisory and technological support will be provided to help businesses enhance operations effectively.
iii. As per the MoU, technological and logistical solutions from Credlix, such as warehousing and supply chain management will be used to address operational hurdles faced by the exporters.
iv.FIEO will actively promote the initiative, encourage participation of exporters, and guide businesses in navigating complex international markets.
Note: In Financial Year 2023-24 (FY24), the Micro, Small and Medium Enterprises (MSME) sector contributed 45.73% of India's exports.
About Credlix:
It is the digital supply chain financing platform from Moglix (Mogli Labs Private Limited), one of Asia's largest Business-to-Business (B2B) commerce companies. It is dedicated to providing innovative financial solutions to Small Micro Enterprises (SMEs) across the world.
Chief Executive Officer **(CEO) –** Rahul Garg
Headquarters- Singapore, Singapore
Established- 2015
About Federation of Indian Export Organisations (FIEO):
It was constituted by the Ministry of Commerce & Industry (MoC&I) in 1965, with its member contributing nearly 70% of India's exports.
President- Ashwani Kumar
Headquarters- New Delhi, Delhi

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MoD signs Rs 1,561 crore deal with Heavy Vehicles Factory for 47 T-72 Bridge Laying Tanks

In January 2025, the Ministry of Defence **(MoD)** signed a **Rs 1,561-crore** deal with Chennai(Tamil Nadu, TN) based Heavy Vehicles Factory(HVF), a unit of Armoured Vehicle Nigam Limited(AVNL), for the acquisition of **47 Tank (T)-72** Bridge Laying Tanks (BLTs) for the Indian Army**(IA)**.

- The contract was signed by the senior officials of the MoD and HVF, AVNL, in the presence of Rajesh Kumar Singh, Secretary of the MoD.
- T-72 BLTs are manufactured by HVF under the license from Russia.

i.The deal is categorized as Buy IDDM(Indian-Indigenously Designed, Developed, and Manufactured) procurement category, introduced in India's Defence Procurement Procedure (DPP) 2016.
ii. The T-72 BLTs is an important equipment that is used by the Mechanised Forces of the IA to launch bridges during both offensive and defensive operations.
iii. The T-72 BLT, also known as BLT T-72, features a scissors-type bridge that can be deployed in two configurations: a 20-meter(m) span supporting vehicles up to 60 tons, and a 22m span supporting vehicles up to 70 tons.

NITI Aayog & NASSCOM Foundation Partner to digitally empower One lakh People

In January 2025, National Institution for Transforming India (**NITI Aayog**) and the National Association of Software and Service Companies **(NASSCOM) Foundation** have entered into a partnership to provide **digital skills** to one lakh individuals with an aim to reduce the issue of digital divide.

- The collaboration comes under the Aspirational Blocks Programme**(ABP)**, and is aligned with the Pradhan Mantri Gramin Digital Saksharta Abhiyaan **(PMGDISHA).**
- The project will focus on marginalized groups including women and tribal communities to improve their access to essential digital tools and e-governance services.

i.It will initially target **60** Particularly Vulnerable Tribal Groups (PVTGs) blocks in its first phase, promoting digital literacy and awareness of government schemes and will expand to include all **500** aspirational blocks for a broader digital inclusion.
ii. The program focuses on training individuals between **12-60 years** in essential computer skills, cybersecurity, and internet usage.
iii. It will also integrate local community members as trainers and digital ambassadors and will conduct door-to-door campaigns and community mobilization to raise awareness about the benefits of digital literacy and government schemes.

BANKING & FINANCE

PNB MetLife Partners with Truhome Finance to Offer Group Credit Life Insurance

In January 2025, Mumbai based PNB MetLife India Insurance Company Limited (**PNB MetLife**) partnered with Chennai based **Truhome Finance** (formerly known as Shriram Housing Finance Limited) to offer Group Credit Life insurance to home loan customers of Truhome Finance.
i.The partnership is a major step towards PNB MetLife's mission of Milkar Life Aage Badhein, highlighting the dedication to broadening its reach and improving financial inclusion.
ii. The Group Credit Life Insurance solutions provide home owners and their families with financial security by covering outstanding loan liabilities in the event of an emergency at 165 Truhome Finance branches in 17 states of India.
iii. This collaboration contributes to the vision of **'Insurance for All by 2047'** by ensuring financial security within reach for more individuals and families.

ECONOMY & BUSINESS

Jio Financial Services and BlackRock Expanding Into Stock Broking Sector

In January 2025, Mumbai based Jio Financial Services Limited (**JFSL**) announced that its joint venture, Jio BlackRock Investment Advisers Private Limited, has established a wholly owned subsidiary called **'Jio BlackRock Broking Private Limited'** to enter the broking business, subject to regulatory approvals.

i.Jio BlackRock Investment Advisers Private Limited was established with the primary goal of providing investment advising services.

ii. In September 2024 JFSL and US based BlackRock, Inc. contributed **Rs 3 crores each** to the joint venture. **iii.** In October 2024, Jio BlackRock Investment Advisers Private Limited received approval from Securities Exchange Board of India(SEBI) to start its Mutual fund business.

NTPC Partners with Sri Lanka for Major Solar Project

In January 2025, New Delhi(Delhi) based NTPC Limited(formerly known as National Thermal Power Corporation) has partnered with Ceylon Electricity Board of Sri Lanka to develop a 50 Megawatt (MW) (extendable to 120 MW) solar project in Sampoor, Trincomalee, Sri Lanka.

- Trincomalee Power Company Limited (**TPCL**) which is a joint venture (JV) between NTPC Limited and the Ceylon Electricity Board, will see the establishment of the solar facility in Sampoor.

i.After discussions with a number of Sri Lankan stakeholders, the tariff for the project has been fixed at **5.97 US cents** per unit.

ii. This solar project would diversify Sri Lanka's energy mix by significantly increasing Sri Lanka's clean energy capacity and reducing reliance on fossil fuels.

iii. With this initiative, NTPC, India's leading power generation company under the Ministry of Power (MoP), makes a significant step toward sustainable energy practices and strengthens regional ties.

AWARDS & RECOGNITIONS

Forbes 2025 Billionaires list: Elon Musk Emerges as the Richest Individual in 2025

According to the **World's Billionaires List 2025** released by **Forbes**, **Elon Musk** secured the top spot with a net worth of **USD 433.9 billion** largely driven by SpaceX's valuation of USD 350 billion.

- Amazon founder Jeff Bezos has secured the 2nd position with USD 239.4 billion while Meta founder Mark Zuckerberg bagged the 3rd spot by surpassing Oracle founder Larry Ellison net worth of USD 211.8 billion.

About Elon Musk:

i.Elon Musk has become the **first** individual in history to cross a net worth of USD 400 billion, mainly due to SpaceX's valuation of **USD 350 billion**.

ii. There has been an increase of USD 91 billion in his net worth since December 2024 leading to SpaceX being the most valuable private company worldwide.

iii. Besides SpaceX, he also has the ownership of X Corp. (the company that operates the social media platform X, formerly Twitter), and has role in the formation of the Boring Company, xAI (Artificial Intelligence), Neuralink, and OpenAI.

Key Highlights:

i..According to Forbes' World's Billionaires List 2025, the **United States of America** (USA) is on the top with a record **813** billionaires, followed by **China** with **473** and **India** on the 3rd spot with **200** billionaires.

ii. As of January 1, 2025, the world's **10** richest individuals have a combined net worth of **USD 1.9 trillion,** up from USD 1.8 trillion in December 2024. .

iii. The **8** technology leaders, including Elon Musk, Mark Zuckerberg, Jensen Huan, Larry Ellison, Jeff Bezos, Michael Dell, and Google co-founders Larry Page and Sergey Brin have around **USD 600 billion** of the USD 1.5 trillion increase among the world's wealthiest individuals.

iv. Jensen Huang, the CEO and co-founder of Nvidia (10th spot) has entered the list of top 10 richest people for the first time with a net worth of USD 120.2 billion.

- The company's shares surged by 171% in 2024, totaling a market capitalisation of USD 3.28 trillion, making it the 2nd most valuable company after Apple.

Top 5 richest people in the world:

Rank	Name	Net Worth (USD)	Source of Wealth	Country
1	**Elon Musk**	433.9 billion	Tesla, SpaceX	United States of America (USA)
2	**Jeff Bezos**	239.4 billion	Amazon	The USA
3	**Mark Zuckerberg**	211.8 billion	Facebook	The USA
4	**Larry Ellison**	204.6 billion	Oracle	The USA
5	**Bernard Arnault**	181.3 billion	LVMH	France

APPOINTMENTS & RESIGNATIONS

Amrit Mohan Prasad to Hold Additional Charge as BCAS DG

On 22 January 2025, **Amrit Mohan Prasad**, the Director General (DG) of Sashastra Seema Bal (SSB), was given the **additional** charge of **DG** of the Bureau of Civil Aviation Security (**BCAS**) for six months.

- The appointment was approved by the Appointments Committee of the Cabinet (**ACC**) with effect from **1 November 2024**, or till the joining of the regular incumbent or until further orders, whichever is the earlier.
- He succeeded **Zulfiqar Hasan**, who retired on 31 October 2024.

Key Points:
i.Amrit Mohan Prasad is a 1989-batch Indian Police Service (IPS) officer of the Odisha cadre.
ii. He had held the position of Jail DG and served as the Special DG in the Central Reserve Police Force (CRPF).
About the Bureau of Civil Aviation Security (BCAS):
i.BCAS is the regulating body for civil aviation security in India. It was reorganized as an independent department within the Ministry of Civil Aviation (MoCA) on 1 April 1987.
ii. It is the proper authority for implementing Annexure-17 to the Chicago Convention of the International Civil Aviation Organization (ICAO), and it is led by an officer of the rank of Director General of Police (DGP) and is designated as DG.
iii.DG of BCAS is in charge of developing, implementing, and maintaining the National Civil Aviation Security Programme (**NCASP**).
Headquarters – New Delhi, Delhi
Established – 1978

SCIENCE & TECHNOLOGY

ISRO Dispatches Crew Module for First Uncrewed Mission of Gaganyaan
In January 2025, Bengaluru (Karnataka) based Liquid Propulsion Systems Centre (**LPSC**) of the Indian Space Research Organisation (ISRO) dispatched the Crew Module for the first uncrewed mission of Gaganyaan (**G1**) to Satish Dhawan Space Centre (SDSC), Sriharikota, Andhra Pradesh (AP). It has completed the integration of the liquid propulsion system.

Key Points:
i.The Crew Module Propulsion System (**CMPS**) is a bi-propellant Reaction Control System (RCS) designed for precise three-axis control (Pitch, Yaw, and Roll) for the crew module.
- The control will be initiated following separation of service module during the descent and re-entry phase until the deployment of parachute-based deceleration system.

ii. It has 12 thrusters, each producing **100N (Newton)** thrust, as well as a propellant feed mechanism and high-pressure gas bottles.

- The 100 N thrusters are small rocket motors used for spacecraft propulsion.

iii. The Crew Module Uprighting System (CMUS) designed by Vikram Sarabhai Space Centre (VSSC) was also included into the module at LPSC.

v.The Crew Module will also go through additional integration operations including avionics package assembly, electrical harnessing, and tests at VSSC, before being delivered to the U R Rao Satellite Centre in Bengaluru, for the last step of Orbital Module integration.

About Gaganyaan :

Gaganyaan, a crewed spacecraft being developed by the Indian Space Research Organisation (ISRO). The first crewed flight is planned for 2026.

- India would become the 4th nation to launch its own crewed spacecraft, after Russia, the United States of America(USA), and China.
- Gaganyaan will consist of two parts, the Crew Module (CM) and the Service Module (SM), which together will form the orbital module.

About Indian Space Research Organisation (ISRO):

Chairman – Dr. V. Narayanan

Headquarters – Bengaluru, Karnataka

Established – 1969

Sarla Aviation Unveiled India's 1st Air Taxi Prototype 'Shunya', Expected to be launched by 2028

In January 2025, Bengaluru (Karnataka)-based aerospace startup company, **Sarla Aviation Private Limited** unveiled **India's 1st** electric vertical take-off and landing (eVTOL) air taxi prototype**, 'Shunya',** at the Bharat Mobility Global Expo 2025, held at the Bharat Mandapam in New Delhi, Delhi.

- For the initial phase, the company aims to launch the electric air taxi in Bengaluru by 2028 to become the 1st to introduce urban air transport in India.

Key Points:

i.The company further plans to gradually extend the electric air taxis services to cities like: Mumbai (Maharashtra), Delhi (Delhi), Pune (Maharashtra) and other major Indian cities.

ii. Sarla Aviation also plans to introduce a free air ambulance service, to address the urgent medical transportation requirements in urban areas.

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iii. The company is expected to offer air taxi services at prices competitive with existing premium taxi services.

iv. Sarla Aviation also announced plans to launch a free air ambulance service to address urgent medical needs in urban areas.

About Shunya Prototype:

i.It is designed basically for short trips within the range of **20 to 30 kilometers** (kms) and can reach a maximum speed of **250** kilometers per hour (kmph).

ii. The vehicle will have the capacity to accommodate up to 6 passengers and carry a maximum load of 680 kilogram (kg).It is the highest payload eVTOL vehicle currently in the market.

iii. Shunya will help to address the challenges like: traffic congestion and pollution, which are generally faced by most of the major Indian cities.

About Sarla Aviation Private Limited:

The startup company was founded in October 2023 by Adrian Schmidt, Rakesh Gaonkar, and Shivam Chauhan. It is named after Sarla Thakral, 1st female pilot in India. She received her pilot license at the age of 21 in 1936.

Chief Executive Officer (**CEO)**– Adrian Schmidt

Headquarters- Bengaluru, Karnataka

ENVIRONMENT

Researchers Discovered Two New Goby Fish Species in AP

In January 2025, Researchers from the Zoological Survey of India (**ZSI**) discovered two unrecorded goby fish species, '**Hemigobius hoevenii'** and '**Mugilogobius tigrinus'**, at Coringa Wildlife Sanctuary in Andhra Pradesh (AP).

- This discovery is significant as it is the first time Mugilogobius tigrinus has been observed along India's eastern coastline.

i.Both species belong to the group of fish commonly known as "**gobies**". Most gobies are found in estuarine areas, especially around mangroves.

ii. Gobies are small, carnivorous fish that live on the bottom and are found throughout the world, but they are especially common in tropical areas.

iii. They have a significant impact on the ecosystem. They can be used as indicators of environmental health and occupy different levels in the food chain.

iv.Of the 135 goby species found along India's coasts, 95 species are recorded in Indian mangroves, with 53 species found in the Coringa wildlife sanctuary.

OBITUARY

Former El Salvador President Mauricio Funes Passed Away

In January 2025, Former El Salvador President **Carlos Mauricio Funes Cartagena** passed away at the age of 65 in Managua, Nicaragua. He was born on 18 October 1959 in San Salvador, El Salvador.

- He served as the President of El Salvador from 2009 to 2014.

About Carlos Mauricio Funes Cartagena:

i.Mauricio Funes is a television journalist. He began his career as a Cable News Network (CNN) correspondent and war reporter.

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Mauricio Funes, former Salvadoran president, Passed Away

ii. He was well-known for his in-depth interviews with politicians and for exposing corruption on his popular interview show.

iii. He ran in the 2009 presidential race for the former leftist Farabundo Marti National Liberation Front**(FMLN).**

- He won the presidential elections, defeating Rodrigo Ávila of the conservative National Republican Alliance, known as Arena.

iv. He was plagued by charges of corruption. In 2016, he fled to Nicaragua, where he spent his last nine years in the protection of Daniel Ortega, the president of Nicaragua.

About El Salvador:

President – Nayib Armando Bukele Ortez

Capital – San Salvador

Currency – United States Dollar(USD)

IMPORTANT DAYS

International Day of Education 2025 – January 24

The United Nations (**UN**)'s **International Day of Education** (IDE) is annually observed across the globe on **24 January** to celebrate the role of education in peace and development.

- **24 January 2025** marks the **7th observance** of the IDE.

International Day of Education January 24 2025
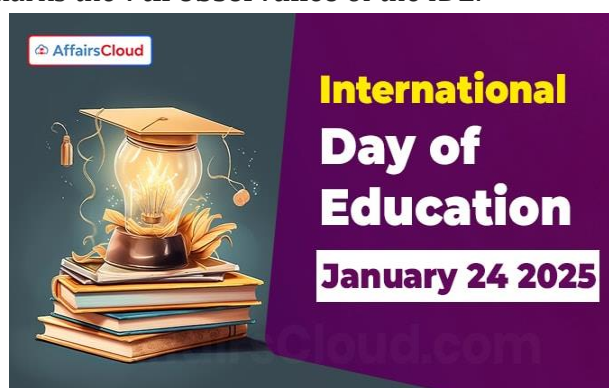
- The International Day of Education encourages reflections on the power of education to equip individuals and communities to navigate, understand and influence technological advancement.

Theme:

The **2025 theme** of IDE is "**AI and education: Preserving human agency in a world of automation".**

- The theme focuses on how education can help people understand and control Artificial Intelligence**(AI)**. It aims to ensure AI is used in ways that respect human rights and support the Sustainable Development Goals.

Note: In India, National Education Day is celebrated on November 11 every year in honour of Maulana Abul Kalam Azad, the first Education Minister of independent India.

Background:

i.On 3 December **2018,** the United Nations General Assembly (UNGA) adopted the resolution A/RES/73/25 proclaiming 24 January of every year as International Day of Education.

- The resolution was co-authored by Nigeria and 58 other UN Member States.

ii. The 1st ever International Day of Education was celebrated on 24 January **2019.**

Education: A Key to Sustainable Development

i.In September 2015, the international community adopted the 2030 Agenda for Sustainable Development, highlighting education as key to achieving all 17 goals. Sustainable Development Goal (SDG) 4 focuses on ensuring inclusive, quality education and lifelong learning for all by 2030.

ii. Article 26 of the Universal Declaration of Human Rights guarantees the right to education, requiring free and compulsory elementary education.

iii. The 1989 Convention on the Rights of the Child adds that countries must make higher education accessible to all.

UNESCO dedicates the IDE 2025 to Artificial Intelligence

AI is becoming more common in education, with over two-thirds of secondary students in high-income countries already using generative AI for schoolwork.

i.A UNESCO survey (May 2023) found only **10% of schools and universities have an official AI framework**. By 2022, just 7 countries created AI frameworks for teachers, and 15 included AI training in their national curricula.

ii. In the field of education, UNESCO published the first-ever Guidance for Generative AI in Education and Research in September 2023, as well as two AI competency frameworks for students and teachers in 2024.

iii. These publications include the suggestion to set an age limit of 13 for the use of AI in the classroom.

iv. Around 244 million children and adolescents worldwide are out of school, and 617 million cannot read or do basic math. In sub-Saharan Africa, less than 40% of girls finish lower secondary school, and 4 million refugee children and youth are out of school. This violation of their right to education is unacceptable.

2025 Events:

On 24 January 2025, UNESCO Institute for Lifelong Learning hosted the webinar **'Lifelong learning in the age of AI'** in Paris, France.

About United Nations Educational, Scientific and Cultural Organisation (UNESCO):

Director-General **(DG)-** Audrey Azoulay

Headquarters– Paris, France

Member Nations- 194

Established–1945

National Girl Child Day 2025- January 24

National Girl Child Day **(NGCD)** is annually observed across India on **24th January** to promote awareness about the rights of a girl child and to promote the importance of their education, health, and nutrition.The day addresses issues like child marriage, discrimination and other challenges faced by girls in Indian society.

- 24th January 2025 marks the observance of **18th NGCD.**
- The theme of the **NGCD 2025** is "Empowering the Future of India".

Background:

i.NGCD was established in 2008 by the Ministry of Women and Child Development **(MoWCD).**

ii. The first ever NGCD was observed on **24th January 2008.**

Initiatives for Girl Child Development

1. **Beti Bachao Beti Padhao (BBBP):**
   Launched in 2015 to address declining Child Sex Ratio (CSR), prevent gender-biased elimination,

and promote survival, protection, and education of girls. Integrated with Mission Shakti for 2021–2026.

2. **UDAAN:**
   Launched by Central Board of Secondary Education (CBSE) in 2014 under the guidance of Ministry of Human Resource Development (MHRD) to improve girl students' enrollment in engineering institutions by bridging the gap between school education and entrance exams.

3. **Scheme for Adolescent Girls (SAG):**
   Introduced in 2010 for girls aged 11–14 to improve nutrition, address gender issues, and support overall development.

4. **Sukanya Samriddhi Yojana (SSY):**
   A small savings scheme launched in 2015 for girls under BBBP, offering an 8.2% interest rate for future financial needs.

5. **Menstrual Hygiene Scheme (MHS):** Launched in 2011 by the Ministry of Health and Family Welfare (MoHFW) to promote menstrual hygiene among rural girls aged 10–19.

6. **POSHAN Abhiyaan** (erstwhile National Nutrition Mission): Launched in March 2018 to improve the nutritional status of children (0–6 years), adolescent girls, pregnant women, and lactating mothers.

Initiatives to empower and protect the girl child:

- **The Prohibition of Child Marriage Act, 200**6, aims to eliminate child marriage.
- **The Protection of Children from Sexual Offences (POCSO) Act, 2012**, addresses child abuse, with updated rules in 2020 to enhance its implementation.
- **The Juvenile Justice Act, 2015,** ensures the care and protection of children in need.
- **Mission Vatsalya** launched in 2021 focuses on child development and protection, with services like the Child Helpline and the Track Child Portal to assist missing children.
- **Track Child Portal (2012):** This portal helps match missing children reported at police stations with found children residing in Child Care Institutions (CCIs).
- **PM CARES for Children Scheme**: Launched in 2021, supports children orphaned by COVID-19, offering financial, educational, and health assistance.
- **NIMHANS (**National Institute of Mental Health and Neuro-Sciences) and **E-SAMPARK** (System for Accessing, Managing, and Promoting Awareness & Reach of Key Services): Provide mental health support and medical care to affected children.

Sex Selection and Abortion:

- PNDT (Pre-Conception and Pre-Natal Diagnostic Techniques)Act, 1994 (amended in 2002) prohibits sex selection and misuse of prenatal diagnostic techniques.
- MTP Act (Medical Termination of Pregnancy Act): Allows abortion of fetuses with risks of severe physical or mental disabilities but prohibits sex-based selection, even for genetic diseases.

Less Important NEWS

➤ **Shigemi Fukahori, who survived Nagasaki bombing and spent his life advocating for peace, dies at 93**

➤ **US President Biden Awards Presidential Medal of Freedom to 19 individuals, Including Hillary Clinton & Lionel Messi**

➤ **Yogi Vemana University gets ISO certification for quality education, energy and gender sensitisation**

➤ **Varun Tomar Clinches National Shooting Championship Title in Men's 10m Air Pistol, Pradhyumn Singh Wins Silver**

➤ **Govt to confer Silpi Award 2025 to Anima Choudhury and Mukul Rabha: Assam Minister Bimal Borah**

Aspirant Queries

Aspirant: Does Affairscloud covers all the Current affairs topics related to examinations?

Affairscloud: We Guaranteed All the Important topics related to examination are covered in Our Daily CA content and Daily CA Quizzes.

Aspirant: Why is there a delay in news?

Affairscloud: As some of the major news sites doesn't provide the required data on the exact day, we take extra time for important data to be presented to the aspirants on the examination basis to ensure nothing is missed.

Example: In 'Important Days' topics the International Organisations publish their reports and Rankings in the evenings, to make sure every data is covered, we delay the topics to the next day Candidates appearing for Competitive Exams. Kindly Share the General Awareness questions, which asked in their respective exams to **"gaanalysis.ac@gmail.com"**

GA Questions Asked in Exams

- **Affairscloud's Self Analysis for General Awareness Section**

Detailed Analysis of GA Questions asked in IBPS Clerk Mains Exam 2024:

IBPS CLERK MAINS — 38/45
Real Exam VS AffairsCloud CA
GENERAL AWARENESS

OCTOBER 13 2024 — COVERED IN AFFAIRSCLOUD

CATEGORIES	QUESTIONS COLLECTED	OVERALL	QUIZ	HANDWRITTEN NOTES
Current Affairs	42	37	29	16
Current Static Banking	1	—	—	—
Current Static GK	2	1	—	—
Static Banking	—	—	—	—
Static GK	—	—	—	—
Total	**45**	**38**	**29**	**16**

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