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< Feb 2024

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Weekly

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PIB News



Feb 29 2024 CA Q&A - English
Ebook



AffairsCloud Dailyscoop Feb 29 2024 - English
Ebook



Feb 29 2024 CA Quiz - English
START

Monthly

Weekly

Daily

PIB News



Weekly: 24-29 Feb 2024 CA Q&A - English
Ebook



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



Weekly: 24-29 Feb 2024 CA Quiz - English
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February 29 2024 PIB News - English
Article



February 28 2024 PIB News - English
Article

AFFAIRSCLOUD TODAY

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Hand Written Notes

NATIONAL AFFAIRS

1)

Ashwini Vaishnaw ^{Inaugurated} → NIELIT (Deemed to be University) ^{At} → 12 location ^{In} → Guwahati, Assam
MoR, MIB, MeitY ^{MeitY} + ^{To} TEPL → ↑ Semiconductor skill development ecosystem in India

MoR - Ministry of Railways

MIB - Ministry of Information & Broadcasting

MeitY - Ministry of Electronics & Information

NIELIT - National Institute of Electronics & Information Technology

TEPL - Tata Electronics Private Limited

2)

Amit Shah ^{Launched} → 'BHARATPOL' ^{Developed by} → CBI ^{To} → Simplify the process for LEAs in India to request help from INTERPOL in criminal cases
MHA, MoC portal

MHA - Ministry of Home Affairs

MoC - Ministry of Cooperation

CBI - Central Bureau of Investigation

LEAs - Law Enforcement Agencies

INTERPOL - International Criminal Police Organisation

3)

Chhattisgarh ^{Become} → 1st State ^{In} → India ^{To} → Link Forest Ecosystems with Green GDP
↓
Forests cover 44% of land

GDP - Gross Domestic Product

4)

1st India-Malaysia Security Dialogue ^{To} → ↑ Defence & security ^{Held in} → New Delhi

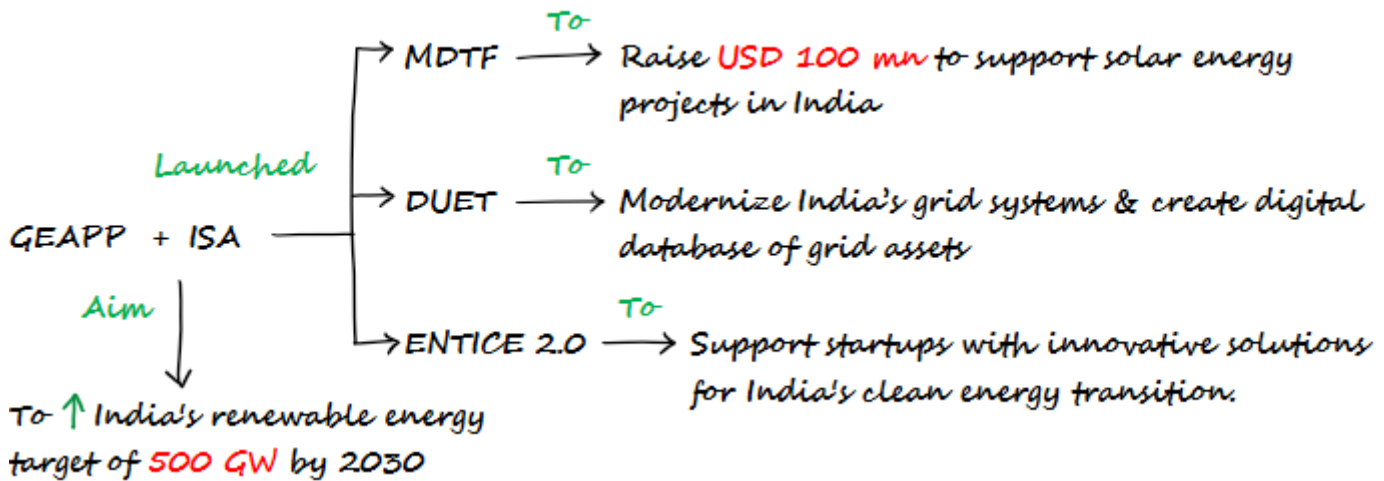
5)

Titagarh Rail Systems Limited ^{Delivers} → India's **1st** driverless, Made-in-India ^{To} → BMRCCL trainset

BMRCCL - Bengaluru Metro Rail Corporation Limited

INTERNATIONAL AFFAIRS

1)



GEAPP - Global Energy Alliance for People and Planet

ISA - International Solar Alliance

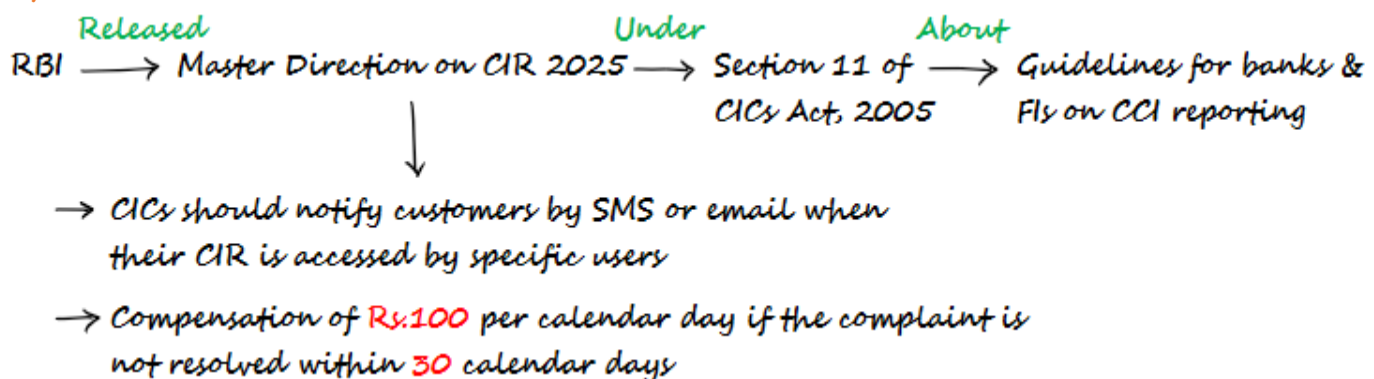
MDTF - Multi-Donor Trust Fund

DUET - Digitalization of Utilities for Energy Transition

ENTICE - Energy Transitions Innovation Challenge

BANKING & FINANCE

1)



RBI - Reserve Bank of India

CIR - Credit Information Reporting

CIC - Credit Information Companies

CCI - Customer Credit Information

FI - Financial Institutions

2)

SEBI $\xrightarrow{\text{Eased}}$ Settlement Norms for inactive Brokerage Accounts for over 30 days $\xrightarrow{\text{To}}$ ↓ Inefficiencies for brokers

\downarrow Revised rule

To settle funds for clients who haven't traded in 30 days, based on upcoming settlement dates in stock exchanges' annual calendars

SEBI - Securities and Exchange Board of India

3)

MFIN $\xrightarrow{\text{Postponed}}$ Implementation of new rule that limits number of lenders to 3 per borrower $\xrightarrow{\text{To}}$ April 2025

MFIN - Microfinance Institutions Network

ECONOMY & BUSINESS

1)

Estimates
NSO → India's
MoSPI

- Real GDP Growth (FY2025) → Rs 184.88 lakh cr, ↓ To 6.4% ↻ 8.2% (FY2024)
- Nominal GDP Growth (FY2025) → Rs 324.11 lakh cr, ↑ To 9.7% ↻ 9.6% (FY2024)
- Real GVA (FY2025) → Rs 168.91 lakh cr, ↓ To 6.4% ↻ 7.2% (FY2024)
- Nominal GVA (FY2025) → Rs 292.64 lakh cr, ↑ To 9.3% ↻ 8.5% (FY2024)

NSO - National Statistics Office

MoSPI - Ministry of Statistics and Programme Implementation

GDP - Gross Domestic Product

GVA - Gross Value Added

2)

State Bank of India $\xrightarrow{\text{Forecast}}$ India's GDP → 6.3% (FY2025)

GDP - Gross Domestic Product

3)

CIL + IREL, ^{To} → ↑ India's ability to mine, extract, refine,
MoC DAE & source critical minerals

CIL - Coal India Limited

MoC - Ministry of Coal

IREL - Indian Rare Earths Limited

DAE - Department of Atomic Energy

4)

Tata Elxsi Limited + CSIR-NAL ^{To} → Develop cutting-edge technologies for
(Bengaluru, Karnataka) UAVs, UAM & eVTOL aircraft

CSIR-NAL - Council of Scientific & Industrial Research-National Aerospace
Laboratories

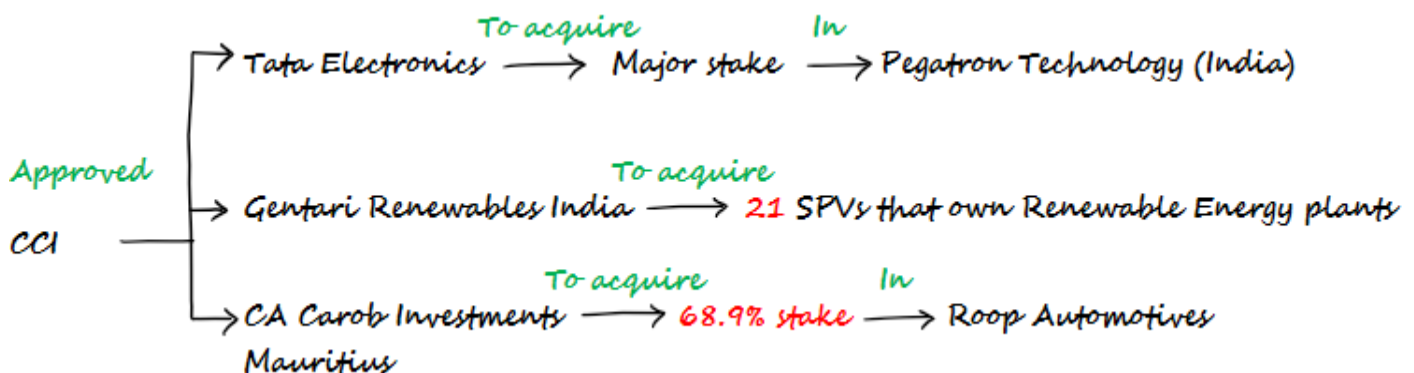
UAVs - Unmanned Aerial Vehicles

UAM - Urban Air Mobility

eVTOL - electric vertical take-off and landing

ACQUISITIONS & MERGERS

1)



CCI - Competition Commission of India

SPV - Special Purpose Vehicles

SPORTS

1)

Border-Gavaskar Trophy → ^{Winner} Australia → ^{Defeated} India → ^{After} 10 years
2024-25 (Cricket)

↓ ^{Final held}
Sydney Cricket Ground
(Sydney, Australia)

^{Highlights}
Bumrah - Player of the Series with **32 wickets** in the tournament
Fastest Indian bowler to reach 200 Test wickets
Rishabh Pant - Fastest half century in **29 balls** in Australia

IMPORTANT DAYS

1)

8 January → Earth's Rotation Day → ^{Aim} Highlight the importance of Earth's rotational motion
↓ ^{Commemorates}

174th Anniversary of
French physicist Léon
Foucault's scientific
demonstration in 1851

STATE NEWS

1)

Siddaramaiah → ^{Launched} KSRTC Arogya → ^{To} Provide cashless medical treatment
(CM of Karnataka) (Health insurance scheme) to KSRTC employees & their families

^{At} ↓
Vidhana Soudha
(Bangalore, Karnataka)

CM - Chief Minister

KSRTC - Karnataka State Road Transport Corporation

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- [India secures 28 medals at World Pickleball Championship](#)
- [Mithali Raj appointed as Andhra's mentor of Women's Cricket Operations](#)
- [Reliance-backed Addverb to launch first humanoid robot for diverse workflows by 2025 using Jio's AI platform](#)
- [Karnataka signs MoUs for skill training in IT sector at Bengaluru Tech Summit 2024](#)

Detailed Content

Current Affairs 9 January 2025 : Headlines



AFFAIRSCLOUD TODAY

ENGLISH



First Advance Estimates of Annual Gross Domestic Product (GDP) for the Financial Year (FY) 2024-25



Union Home Minister Amit Shah Launches BHARATPOL to Revolutionize International Crime Investigations

CURRENT AFFAIRS

9 JANUARY 2025

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- ▶ Union Home Minister Amit Shah Launched 'BHARATPOL' portal to Revolutionize International Crime Investigations
- ▶ Chhattisgarh: India's 1st State to Integrate Forest Ecosystems into Green GDP
- ▶ India-Malaysia First Security Dialogue to Strengthen Bilateral Cooperation
- ▶ Titagarh Rail Delivers India's First Driverless 'Make-in-India' Trainset to Bengaluru Metro
- ▶ GEAPP Partners with ISA to Propel India's Green Energy Future
- ▶ RBI releases MD on Credit Information Reporting
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- ▶ MFIN Defers new rule to Limit Lenders to 3 per Borrower to April 1 2025
- ▶ India's GDP Expected to Grow by 6.4% in FY25 against 8.2% in FY24: First Advanced Estimates by NSO
- ▶ SBI Lowers India's GDP Growth Forecast to 6.3% for FY25
- ▶ CIL and IREL Partner for Critical Minerals Developments
- ▶ Tata Elxsi Partners With CSIR-NAL for AAM Solutions
- ▶ CCI approvals on January 7th 2025
- ▶ Australia beats India 3-1 to win Border-Gavaskar Trophy after 10 years
- ▶ Earth's Rotation Day 2025 – January 8
- ▶ Karnataka CM Siddaramaiah Launched KSRTC Arogya Scheme for Cashless Medical Services

NATIONAL AFFAIRS

Union Minister Ashwini Vaishnaw Inaugurated NIELIT Deemed to be University in Assam

In January 2025, Union Minister **Ashwini Vaishnaw**, Ministry of Railways (MoR), Ministry of Information & Broadcasting (MIB) and Ministry of Electronics & Information (MeitY) and Governor of Assam **Lakshman Prasad Acharya** along with Chief Minister (CM) of Assam **Himanta Biswa Sarma** jointly inaugurated 'National Institute of Electronics & Information Technology' (**NIELIT**) **Deemed to be University** at 12 locations including five locations in the North Eastern States at an event held in Guwahati, Assam.



- Union Minister **Ashwini Vaishnaw** informed that the new campus of NIELIT will be developed in Jagiroad (Assam), which will focus on semiconductor manufacturing and electronics manufacturing.

About NIELIT:

i. The NIELIT, the only University under the MeitY, established in 1994 to enhance education and research in Electronics and Information Technology (IT).

- It aims to train more than 3.7 million students in emerging technologies over the next five years.

ii. It follows the National Education Policy (NEP) 2020, which focuses on making education more accessible, flexible, and relevant to industry needs.

iii. In July 2024, the Ministry of Education (MoE) following the recommendation of the University Grants Commission (UGC), issued a notification declaring NIELIT Ropar (Punjab) and its 11 constituent units as Deemed to be University.

- The 11 centers in cities include Aizawl (Mizoram), Agartala (Tripura), Aurangabad (Maharashtra), Kozhikode (Kerala), Gorakhpur (Uttar Pradesh, UP), Imphal (Manipur), Itanagar (Arunachal Pradesh, AR), Kekri (Rajasthan), Kohima (Nagaland), Patna (Bihar), and Srinagar (Jammu and Kashmir, J&K), aims to transform higher education in digital technologies.

iv. The university will offer advanced education in digital technologies in Tier-2 and Tier-3 cities and rural areas, preparing skilled students and positioning the North East as a "New Engine" for national growth.

v. The advanced technologies include Semiconductor & Manufacturing, Artificial Intelligence (AI), Machine Learning (ML), Block chain Technology, Automotive Electronics, Drone Technology, Cyber Security & Forensics, Bioinformatics, Industry 4.0 and Quantum Computing.

vi. NIELIT, with over 50 centers, 700 accredited institutes, and 9,000 facilitation centers, has been providing students and professionals across India.

NIELIT & TEPL Signed MoU for Skill Development:

During the event, **NIELIT** and Bengaluru (Karnataka) based Tata Electronics Private Limited (**TEPL**) signed a Memorandum of Understanding (**MoU**) to enhance the semiconductor skill development ecosystem in India.

- The MoU was signed by **Madan Mohan Tripathi**, Director General (DG) of NIELIT, and **Randhir Thakur**, Managing Director (MD) & Chief Executive Officer (CEO) of TEPL.

i. The partnership aims to establish skill centers, develop diploma and certification programs, and organise workshops focused on Semiconductor Assembly, Testing, Marking, and Packaging (ATMP) technologies.

ii. Tata Semiconductor Assembly and Test Private Limited (TSAT) will offer technical expertise and internships, while NIELIT will handle education, training, and outreach, with both organizations collaborating on research, funding, and creating opportunities in Northeast India.

About Tata Electronics Private Limited (TEPL):

Managing Director (MD) & Chief Executive Officer (CEO) – Randhir Thakur

Headquarters – Bengaluru, Karnataka

Incorporated – 2020

Union Home Minister Amit Shah Launched 'BHARATPOL' portal to Revolutionize International Crime Investigations

On January 07 2025, Union Minister **Amit Shah**, Ministry of Home Affairs (MHA) and Ministry of Cooperation (MoC) launched the '**BHARATPOL**' portal during the event held at Bharat Mandapam in New Delhi, Delhi.



- He also awarded 35 Central Bureau of Investigation (CBI) officers and officials with the President's Police Medal for Distinguished Service and the Union Home Minister's Medal for Excellence in Investigation.

About 'BHARATPOL' portal :

i. The portal is developed by the **CBI**, which aims to streamline the process for Law Enforcement Agencies (LEAs) in India to seek international assistance through International Criminal Police Organisation (**INTERPOL**) in criminal matters.

ii. The portal will be managed by the CBI, which also acts as India's National Central Bureau (NCB) for INTERPOL. This portal will enable the CBI to coordinate international police requests, including those related to Red notices and other INTERPOL alerts.

- The portal will provide quicker and more efficient real-time sharing of information among Indian LEAs and other international law agencies.

iii. The five key modules of Bharatpol are connect, Interpol notices, references, broadcast, and resources, providing a technological platform to support all our law enforcement agencies.

iv. It will enhance collaboration between central, state, Union Territory (UT) LEAs, providing seamless communication between various police organisations in India.

v. The portal will replace previously used communication methods like: letters, emails, and faxes, with faster,



digital solutions. This will ensure more efficient exchanges among CBI, INTERPOL liaison officers (ILOs), and unit officers (UOs).

vi. It will also address the increasing threat of translational crimes such as: cybercrime, financial fraud, human trafficking, and organised crime by providing rapid international assistance.

About Ministry of Home Affairs(MHA):

Union Minister- Amit Shah (Constituency- Gandhinagar, Gujarat)

Minister of State (MoS)- Bandi Sanjay Kumar (Constituency- Karimnagar, Telangana)

About International Criminal Police Organisation (INTERPOL):

Secretary General- Valdecy Urquiza (Brazil)

Headquarters- Lyon, France

Established- 1923

Chhattisgarh: India's 1st State to Integrate Forest Ecosystems into Green GDP

In January 2024, **Chhattisgarh** has become the **first state** in India to introduce an innovative plan that connects the ecosystem services of its forest with the Green Gross Domestic Product (**Green GDP**).

- The initiative aims to directly link the environmental contributions of forests like clean air, water conservation, biodiversity and the state's economic progress.



- It aligns with Prime Minister (PM) Narendra Modi's vision of a 'Developed India 2047'.
- Chhattisgarh, where forests cover **44%** of the land, relies on its rich natural resources to support the livelihoods of millions.

Key Points:

- Forests play a dual role in Chhattisgarh's economy and environment, significantly boosting the rural economy through products like tendu leaves, lac, honey, and medicinal plants, while also helping combat climate change by acting as carbon sinks.
- The action plan seeks to balance economic growth with environmental conservation to protect the ecosystem for future generations.
- By linking these benefits to Green GDP, Chhattisgarh aims to improve budget planning and promote policies for sustainable development.
- It recognizes the key benefits of forests, like climate regulation, soil enrichment, water purification, and carbon absorption, and incorporates these into the state's economic planning.
- Scientists will evaluate the essential ecosystem services of forests to estimate their economic value accurately. This involves

Clean Air: The amount of Carbon-di-oxide (CO₂) absorbed by trees and converted into oxygen will be quantified, and its market value will be included in the Green GDP.

Water Conservation: The economic impact of water supplied by forests through rivers and springs will be calculated.

Biodiversity: The role of forest fauna, including animals, birds, and insects, in maintaining ecological balance and supporting agriculture will be assessed.

About Green Gross Domestic Product (Green GDP):

i. Green GDP is a metric for measuring economic growth that takes into account the environmental costs of economic activities.

ii. **Green GDP Calculation:** When calculating Green GDP, the environmental and social costs associated with economic development are taken into account.

Green GDP = GDP – Environmental Costs – Social Costs

About Chhattisgarh:

Capital – Raipur

Chief Minister (CM) – Vishnu Deo Sai

Governor – Ramen Deka

Dance – Saila Dance, Karma, Sua Nacha, Panthi Dance

India-Malaysia First Security Dialogue to Strengthen Bilateral Cooperation

On January 7, 2025, India and Malaysia held their 1st inaugural **India-Malaysia Security Dialogue** in New Delhi (Delhi) to enhance bilateral cooperation. It aims to strengthen defence and security ties between the 2 nations for deeper cooperation in areas crucial to their mutual interests.



- The 1st India-Malaysia Security Dialogue was co-chaired by India's National Security Adviser (NSA) to Indian Prime Minister, **Ajit Doval** and Malaysia's Director General (DG) of the National Security Council, Raja Dato' **Nushirwan Bin Zainal Abidin**.

Highlights:

i. **Collaboration:** The meeting centered on strengthening collaboration in counter-terrorism, deradicalisation, cybersecurity, defence industry and maritime security.

ii. **Institutionalisation:** The 2 countries agreed to institutionalise the dialogue with **annual meetings** to ensure regular discussions and continued cooperation.

iii. **Enhancement:** They also explored opportunities for enhancing cooperation in the strategic fields of critical minerals and rare earths.

iv. Both sides exchanged views on the evolving **global** and regional security environment, reflecting their shared commitment to addressing security challenges in the world.

v. This security dialogue follows the visit of **Malaysian Prime Minister (PM) Dato' Seri Anwar bin Ibrahim** in **August 2024** to India at PM Narendra Modi's invitation.

Points to be noted:

- Malaysia is India's 13th largest trade partner and the 3rd largest among Association of Southeast Asian Nations (ASEAN) members.

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- In 2023, Defence Minister Rajnath Singh inaugurated Hindustan Aeronautics Limited's (HAL) first regional office in Kuala Lumpur, Malaysia.

About Malaysia:

Prime Minister **(PM)**– Anwar bin Ibrahim

Capital- Kuala Lumpur

Currency- Malaysian ringgit **(MYR)**

Titagarh Rail Delivers India's First Driverless 'Make-in-India' Trainset to Bengaluru Metro

In January 2025, **Titagarh Rail Systems Limited**, formerly Titagarh Wagons Limited, has made a significant stride in India's urban mobility sector by delivering **India's 1st driverless, Made-in-India trainset** to Bengaluru Metro Rail Corporation Limited (**BMRCL**).

- The delivery marks a pivotal moment for the Yellow Line of the Bengaluru Metro, which covers an 18-kilometer (km) stretch from Electronics City. This initiative aligns with the national goal to achieve a Viksit Bharat by 2047.
- i. The trainset is an automated, stainless steel-bodied model built for superior performance.
- ii. It was constructed at Titagarh Rail's metro manufacturing facility in Uttarpara, West Bengal (WB).
- iii. Titagarh Rail will provide two additional trainsets to BMRCL by April 2025 and ramp up production to two units per month by September 2025.
- iv. This achievement showcases India's commitment to advancing urban mobility solutions while promoting local manufacturing under the 'Atmanirbhar Bharat' (Self-Reliant India) initiative.

INTERNATIONAL AFFAIRS

GEAPP Partners with ISA to Propel India's Green Energy Future

On January 7, 2025, the Global Energy Alliance for People and Planet (**GEAPP**) partnered with the International Solar Alliance (**ISA**), launched Multi-Donor Trust Fund (**MDTF**), Digitalization of Utilities for Energy Transition (**DUET**), and Energy Transitions Innovation Challenge 2.0 (**ENTICE 2.0**) which aimed at advancing India's renewable energy sector.



- These partnerships boost India's ambitious target of **500 gigawatts (GW)** of renewable energy capacity by 2030.

Three Key Initiatives and Partnerships

i. Multi-Donor Trust Fund (MDTF): GEAPP strengthened its partnership with ISA by signing **ISA's MDTF** with the goal of raising **USD 100 million** to support solar energy projects in India.

- GEAPP, through its Project Management Unit (PMU), will support ISA by providing governance oversight, facilitating fund raising efforts, and leveraging its expertise in energy transition planning, financing, and project implementation.

ii. **DUET** (Digitalization of Utilities for Energy Transition): The **DUET** program focuses on modernizing India's grid systems to create a digital database of grid assets, including their locations and specifications.

- Additionally, smart sensors will be installed to monitor voltage, current and phase in real time.
- **DUET** aims to reduce energy losses, optimize Battery Energy Storage System (**BESS**) deployment and integrate Decentralized Renewable Energy (**DRE**) sources into the grid.

Note: The government estimates 47 GW of battery energy storage systems by 2032.

iii. **ENTICE 2.0:** This platform is set to launch in **January 2025** and was designed to support startups by offering funding, market access and mentorship to scale innovative solutions for India's clean energy transition.

- The program aims to identify investable projects that will help India achieve its Sustainable Development Goals (**SDGs**) while promoting job creation and economic growth in the renewable energy sector.

iv. These initiatives align with India's broader Energy Transition Planning (ETP), aim to close funding gaps, strengthen institutional capacity, and promote scalable, cost-effective solutions for India's clean energy transition.

About Global Energy Alliance for People and Planet (GEAPP):

i. **GEAPP** was launched by the Rockefeller Foundation at the **2021** United Nations (UN's) Climate Change Conference (COP26) to promote universal energy access and meet critical climate goals.

- Its work is organized around **3 catalytic themes**: distributed renewable energy, green grids and green economy.

ii. It provides country-level support to 7 foundation countries, focuses on replicable and scalable solutions in an additional 13 countries and reaches 80+ countries.

- **7 foundation countries**: Congo, Ethiopia, India, Indonesia, Nigeria, South Africa, and Vietnam.

Chief Executive Officer (**CEO**)- Woochong Um

Headquarters- New York, United States of America (**USA**)

About International Solar Alliance (ISA):

ISA was launched by the Prime Minister (**PM**) of India, Narendra Modi and the former President of France, **Francois Hollande** during the COP21 Paris Climate Conference held in November 2015.

- **ISA** became the 1st international intergovernmental organization to be headquartered in Haryana, India.

Director General (**DG**)- Ajay Mathur

President- Narendra Modi



BANKING & FINANCE

RBI releases MD on Credit Information Reporting

On January 6, 2025, the Reserve Bank of India (**RBI**) released a '**Master Direction – Reserve Bank of India (Credit Information Reporting) Directions, 2025**', consolidating its various guidelines for banks and financial institutions regarding the reporting of Customer Credit Information (CCI).



- RBI issued these directions in the exercise of the powers conferred under **Section 11** of the Credit Information Companies (CICs) (Regulation) Act, 2005.
- The purpose of issuing the MD is to establish a standardized framework for the reporting and dissemination of credit information, ensure the confidentiality and security of sensitive credit data, and address other related objectives.

Key Points:

i. Credit Information Companies (**CICs**) are required to notify customers via Short Message Service (SMS) or electronic mail (e-mail) whenever their Credit Information Report (**CIR**) is accessed by specified users (SUs).

- CICs shall send alerts only when the Credit Information Report (CIR) inquiry is reflected in the customer's CIR.

ii. Credit Institutions (**CI**s), including banks and Non-Banking Financial Companies (**NBFC**s), must inform customers of the reasons for rejecting their requests for data correction, if applicable, to help them better understand the issues in their CIR.

iii. Complainants are entitled to a compensation of **Rs. 100** per calendar day if their complaint is not resolved within thirty (30) calendar days from the date of the initial filing with a CI or CIC.

Note: RBI has mandated that all lenders must update credit bureau records every 15 days, effective January 1, 2025.

About Credit Information Companies (CICs):

i. CICs collect public data, credit transactions, and payment histories of people and businesses, mainly for loans and credit cards.

ii. They collect data from banks, financial institutions, lenders, and other credit-granting entities, and then compile it into credit reports.

iii. Banks and financial institutions use CIC reports and scores to evaluate your creditworthiness before approving loans or credit cards.

iv. CICs in India are licensed by RBI and regulated by the Credit Information Companies Regulation Act, 2005 (CICRA), and RBI guidelines.

- Under Section 15 of the CICRA, every credit institution, such as banks, must be a member of at least one CIC.
- The act states that a CIC can only obtain information from its member institutions.

v. India currently has only **four** credit information companies registered with the RBI. They are

- Credit Information Bureau (India) Limited (CIBIL)
- Equifax Credit Information Services Private Limited
- Experian Credit Information Company of India Private Limited
- CRIF High Mark Credit Information Services Private Limited

SEBI eases Settlement Norms for Inactive Brokerage Accounts

On January 06 2025, the Securities and Exchange Board of India (SEBI) eased settlement norms for **brokerage accounts** that remain inactive for **over 30 calendar days**. It will take effect immediately, replacing SEBI's August 2024 circular on the same matter.

- This change aims to reduce procedural inefficiencies for brokers, making the process smoother by eliminating the daily settlement requirement.

i. Previously, brokers were obligated to identify inactive clients and return their funds within **3 working days**.

ii. The new SEBI guidelines allow brokers to settle the funds of clients who haven't traded for 30 calendar days on the upcoming settlement dates as per the monthly cycle, specified in stock exchanges' **annual calendars**.

Note: A brokerage account is considered inactive if the client has not made any trades (buying or selling stocks) for 30 days in a row.

MFIN Defers new rule to Limit Lenders to 3 per Borrower to April 1 2025

In January 2025, Mumbai (Maharashtra) based Microfinance Institutions Network (MFIN), the self-regulatory organization (SRO) for the microfinance sector, announced the postponement of its new rule that limits the number of lenders to **3 per borrower**, down from 4 borrower to manage microfinance risks.

- Initially set to take effect on January 1, 2025, but now the implementation of this regulation postponed to **April 1, 2025**.
- The new regulations are aimed at ensuring better financial management and preventing over-indebtedness.

i. The postponement is to provide financial institutions enough time to adapt their Information Technology (IT) systems and business rule engines for smoother implementation.

ii. Other regulations, such as capping outstanding loans at **Rs.2 lakh** per borrower and stopping lending to delinquent customers took effect on **January 1, 2025**. And also directed its members to stop providing loans to customers whose overdue amounts exceed ₹3,000 and have been pending for more than 60 days

ECONOMY & BUSINESS

India's GDP Expected to Grow by 6.4% in FY25 against 8.2% in FY24: First Advanced Estimates by NSO

On January 07 2025, the National Statistics Office (NSO), Ministry of Statistics and Programme Implementation (MoSPI) released the [First Advanced Estimates \(FAE\) of Annual Gross Domestic Product \(GDP\) for the Financial Year 2024-25 \(FY25\)](#), along with its expenditure components both at Constant (2011-12) and Current Prices.



Key Highlights

i. Real GDP Growth: As per the NSO data, India's Real GDP is expected to grow at a 4-year low i.e. at 6.4% in FY25 against the growth rate of 8.2% in Provisional Estimate (PE) of GDP for FY24 (2023-24).

- Real GDP or GDP at Constant **(2011-12)** prices is estimated at **Rs 184.88 lakh crore** in **FY25**, compared to the PE of GDP at Rs 173.82 lakh crore in FY24.

ii. Nominal GDP Growth: Nominal GDP has registered a growth rate of 9.7% in FY25 compared to the growth rate of 9.6% in FY24.

- Nominal GDP or GDP at Current Prices in FY25 is estimated at **Rs 324.11 lakh crore** as against Rs 295.36 lakh crore in FY24, reflecting a growth rate of 9.7%.

iii. Gross Value Added (GVA):

- Real Gross Value Added (GVA) registered a growth of **6.4%** (FY25) as compared to 7.2% (FY24). It is estimated to grow from Rs 158.74 lakh crore PE for (FY24) to **Rs 168.91 lakh crore** in (FY25).
- Nominal GVA registered a growth rate of **9.3% in FY25** as against the growth rate of 8.5% in FY24. It is estimated to achieve **Rs 292.64 lakh crore** during FY25, against Rs 267.62 lakh crore in FY24.

iv. Private and Government Consumption:

- The report highlighted that Private Final Consumption Expenditure (PFCE) at Constant Prices grew by 7.3% in FY25, compared to 4.0% in FY24.
- While, Government Final Consumption Expenditure (**GFCE**), which refers to centre government spending on goods and services, at Constant Prices, has rebounded to a growth rate of **4.1%** as against the growth rate of 2.5% in FY24.

v. Investment: The report has further estimated that Gross Fixed Capital Formation (**GFCF**), an indicator of new investments in the economy, will grow at 6.4% in FY25 compared with a 9% increase in FY24.

Sector-Wise Real GVA Growth in FY25:

i. The report highlighted that out of 8 broad economic sectors, only two are estimated to register higher growth than previous year.

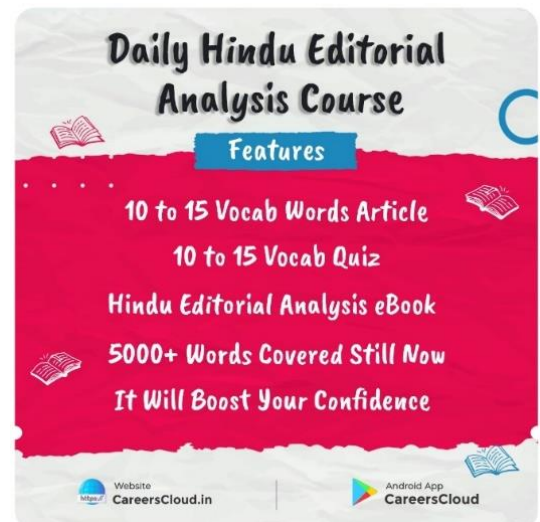
1. Primary Sector:

- Agriculture and its allied sector are estimated to increase to 3.8% (in FY25) from 1.4% (in FY24).
- Public, Administration, Defence and Other Services, estimated to increase from 7.8% (in FY24) to 9.1% (in FY25).
- GVA growth of Mining & Quarrying is expected to increase to 2.9% in FY25, compared to 7.1% registered in FY24.

2. Secondary sector:

- The cumulative growth of sectors like: electricity, gas, water supply and other utility services from 7.5% (in FY24) to 6.8% (in FY25).
- The construction segment is estimated to grow at 8.6% in FY25 from 9.9% during the previous financial year.
- While, GVA growth of manufacturing sector is expected to decelerate to 5.3% (in FY25) from a high of 9.9% recorded (in FY24).

3. Tertiary sector: According to NSO data, GVA of sectors like: financial, real estates and professional services expected to grow at 7.3% (in FY25), down from 8.4% (in FY24).



- The combined growth rate of hotel, trade, transport, and services related to broadcasting, is estimated to grow at **5.8%** (in FY25) as against 6.4% registered in last financial year.

Assessment:

- These estimates are indicator based and compiled using the bench-mark indicator method (estimates available for FY24) are extrapolated using the relevant indicators showing the performance of indicators.
- The sector-estimates are prepared using different indicators/data sources like: Index of Industrial Production (IIP), financial performances of listed companies based on available quarterly financial results of these companies for Q1 and Q2 of FY25, premium related information of life and non-life insurance companies, among others.

About Ministry of Statistics and Programme implementation (MoSPI):

Minister of State (**MoS**) (Independent Charge, IC)–Rao Inderjit Singh (Constituency- Gurugram, Haryana)

SBI Lowers India's GDP Growth Forecast to 6.3% for FY25

On January 07 2025, the State Bank of India (**SBI**) released its latest [Ecwrap Research Report](#). It has lowered India's Gross Domestic Product (GDP) forecast to **6.3%** for Financial Year 2024-25 (FY25), which is marginally lower than the National Statistics Office (**NSO**)'s estimate of 6.4%.



- The report noted a “**downward bias**” in its projection and has cited several challenges affecting economic growth of the country, including a slowdown in lending and manufacturing, coupled with the effects of a large base effect from the preceding year.
- Also, slowdown in total demand during the fiscal year is reflected in the First Advance Estimates (FAE) for GDP released by NSO in January, 2025.

Key Points:

- The report highlighted the contributions of certain sectors towards India's overall GDP growth. Government Consumption is expected to grow at **8.5%** in nominal terms and **4.1%** in real terms, providing some boost to the economy.
- The report raised concern over the deceleration in key industrial segments. Industry segment is estimated to grow at 6.2%, decrease from 9.5% registered in FY24.
 - The services sector is expected to increase marginally to 7.2% in FY25, from 7.6% in FY24.
 - Agriculture and allied sectors are expected to register significant growth of 3.8% in FY25 compared to 1.4% registered in FY24.
- SBI's report highlighted that Private Consumption has emerged as an important driver of economic growth, with an estimated real growth rate of 7.3% in FY25, an increase from 4.0% in FY24.
 - This growth is mainly attributed to strong agricultural growth and lower food inflation.
 - The report showed that the per capita Private Final Consumption Expenditure (PFCE) registered a growth of 6.3% higher than the per capita GDP growth of 5.3%.
- Despite slowdown in real GDP and stagnant nominal GDP, per capita nominal GDP is projected to be approximately Rs 35,000 in FY25 higher than in FY23.

- However, nominal GDP growth is anticipated to remain stagnant, growing by 9.7% in FY25 compared to 9.6% in FY24.
- The Gross Value Added (GVA) growth is also pegged at 6.4%.

v. The report showed that as of December 31, 2024, All Scheduled Commercial Banks (ASCBs) incremental credit slowed to Rs 11.5 lakh crore, Year to Date (YTD) 7.0%, compared to growth of Rs 21.0 lakh crore (YTD 15.4%) in FY24.

CIL and IREL Partner for Critical Minerals Developments

On January 7 2025, Kolkata (West Bengal) based Coal India Limited (CIL) under the Ministry of Coal (MoC), signed a non-binding Memorandum of Understanding (MoU) with Mumbai (Maharashtra) based Indian Rare Earths Limited (IREL), a Public Sector Undertaking (PSU) under the Department of Atomic Energy (DAE) to collaborate on the development of **critical minerals**.

- The partnership aims to boost India's ability to mine, extract, refine, and source critical minerals like mineral sands and Rare Earth Elements (REE), essential for electronics, Renewable Energy (RE), and defense industries.
- This collaboration is a key component of CIL's initiative to lessen India's reliance on essential minerals such as lithium and cobalt imports.

i. Under this partnership, the two companies will work together to acquire assets, source raw materials domestically or internationally, and develop mining, extraction, and refining capabilities.

ii. In the Union Budget 2024-25, the Government of India (GoI) announced the Critical Mineral Mission to boost domestic production, recycling, and asset acquisition.

Note: India, one of the few countries producing rare earth elements, relies on IREL to achieve self-sufficiency in mining, processing, and refining, while **China** remains the dominant player in critical minerals.

Tata Elxsi Partners With CSIR-NAL for AAM Solutions

On January 8, 2025, Tata Elxsi Limited, Bengaluru (Karnataka)-based global design and technology services provider, signed a Memorandum of Understanding (MoU) with the Council of Scientific & Industrial Research-National Aerospace Laboratories (CSIR-NAL) to innovate in Advanced Air Mobility (AAM).

- The collaboration aimed to develop **cutting-edge technologies** for Unmanned Aerial Vehicles (UAVs), Urban Air Mobility (UAM) and electric vertical take-off and landing (eVTOL) aircraft.
- It focuses on technologies such as aerodynamic design, autonomous systems and secure communications to address the unique needs of both manned and unmanned AAM.

The partnership combines NAL's extensive aeronautical research expertise with Tata Elxsi's advanced capabilities in electrification, Artificial intelligence (AI), Machine Learning (ML), sensor fusion and certification processes.

ACQUISITIONS & MERGERS

CCI approvals on January 7th 2025

On January 7 2025, the Competition Commission of India (CCI) has approved the following proposals:

i. Tata Electronics Private Limited (TEPL), a wholly-owned subsidiary of Tata Sons, to acquire a majority stake in Apple's contract manufacturer **Pegatron Technology** India Private Limited (Pegatron India), a subsidiary of Taiwan based Pegatron Corporation Limited.

ii. Malaysia based **Gentari Renewables India** Management Private Limited to acquire **21** Special Purpose Vehicles (SPVs) owning renewable power generation plants, along with the holding companies of certain SPVs.



iii. The United States of America (USA)-based global investment firm **CA Carob Investments** to acquire up to **68.9% stake** in Rop Automotives Limited (**RAL**), a key player in India's automotive components industry.

CCI approves TEPL to acquire majority stake in Pegatron India

i. The CCI has approved TEPL proposal to acquire a majority stake in Pegatron India.

- This acquisition is a significant step for TEPL which specializes in Electronics Manufacturing Services (EMS), particularly for smartphones.
- The transaction was structured in 2 phases, including the transfer of **TEL** Components Private Limited's business to Pegatron India.

ii. TEPL, through Tata Electronics Systems Solutions (**TESS**) (formerly known as Wistron Infocomm Manufacturing (India) Private Limited), was also engaged in the provision of EMS for smartphones.

Points to Note:

i. TEPL had earlier acquired the **iPhone** unit of Taiwanese firm 'Wistron' in Bengaluru (Karnataka) for **USD 125 million** in November 2023.

- It is also building another plant in Hosur in Tamil Nadu.

ii. Pegatron India provides EMS to Apple Inc., with exports to North America (NA), Asia and Europe.

CCI approves Gentari Renewables India's acquisition of 21 SPVs:

i. The CCI has given its approval for Gentari Renewables India Management Private Limited to acquire **21** Special Purpose Vehicles (**SPVs**) that own Renewable Energy (RE) plants.

- These SPVs are engaged in generating and selling power through wind turbines and solar power plants.
- Along with these SPVs, the holding companies of certain SPVs will also be acquired by Gentari Renewables India.

ii. Gentari (the acquirer) is an indirect subsidiary of **Petroleum Nasional Berhad (Petronas)**, a Malaysian multinational oil and gas company, which is focused on delivering clean energy solutions.

- The company's core pillars include renewable energy, hydrogen, and green mobility.

iii. This strategic acquisition strengthens Gentari's RE portfolio, contributing to India's sustainable energy goals and boosting investments in clean energy infrastructure.

CCI approves the acquisition of 68.9% stake in Rop Automotives by CA Carob Investments

i. The CCI has approved CA Carob Investments' proposal to acquire up to **68.9% stake** in Rop Automotives Limited (**RAL**).

- This acquisition involves interconnected steps, including a securities swap between Highway Industries Limited (**HIL**) shareholders and **RAL**, ultimately leading to the acquisition by CA Carob Investments.

ii. The acquisition boosts RAL's growth, enhancing its operational scale and India's goal of **Atmanirbhar Bharat** (self-reliance), contributing to the development of the auto-components sector.

iii. CA Carob Investments (Investor) is a SPV based in Mauritius, controlled by affiliates of the global investment firm Carlyle Group Inc. (Carlyle).

iv. RAL and HIL manufactures and sells auto-components, with a strong presence in both domestic and international markets.

About Competition Commission of India (CCI):

It is a statutory body constituted under Competition Act, 2002.

Chairperson- Ravneet Kaur

Headquarters- New Delhi, Delhi

Established- 2003

SPORTS

Australia beats India 3-1 to win Border-Gavaskar Trophy after 10 years

Australia beats India 3-1 in 5 match test series to win Border-Gavaskar Trophy after 10 years and final test of the Series was held on **5th January 2025** at the Sydney Cricket Ground in Sydney, Australia.



- The Border Gavaskar Trophy 2024-25 was scheduled from **22nd November 2024 to 7th January 2025** in Australia.
- This marks the first time Australia had won the series over India in the last **10** years since they won at home in **2014-15**.
- India has won **four** consecutive series (**2016-17, 2018-19, 2020-21 and 2022-23**) including two in Australia.

Key Highlights:

i. India won the **1st** match series at Perth by **295 runs** but Australia won the 2nd one in Adelaide, by 10 wickets.


- The 3rd match ended in draw in Brisbane but Australia won the 4th test in Melbourne by 184 runs and then the final test in Sydney.

ii. Australia have qualified for the **World Test Championship (WTC)** final for the second consecutive time after this win and will compete with **South Africa** in the final at Lord's on 11th June 2025.

iii. **Pat Cummins** has become the **first** captain since Michael Clarke and Steven Smith (combined) in **2015** to win a Test series against India.

iv. India off-spinner **Ravichandran Ashwin** had announced his **retirement** from international cricket in which he secured a total of **765 wickets** for India across the formats.


v. Virat Kohli scored his **7th** test century in the Perth Test surpassing **Sachin Tendulkar's** tally of 6 Test centuries in Australia.



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India broke 47-year record with commanding Perth Test win

i. India broke a 47-year-old record by **295-run** win in the opening Test of the five-match series at Optus Stadium in Perth Australia and making it India's biggest victory against Australia in Australia in terms of runs. The previous record stood at 222 runs, achieved at Melbourne on December 30, 1977.

Bumrah named Player of the Series after record-breaking tour of Australia

i. Jasprit Bumrah was awarded with the **Player of the Series** title as he emerged as the highest wicket taker of the tournament with **32 wickets**.

- He has broken the 47-year-old record of **Bishan Singh Bedi** who secured **31 wickets** during India's tour of Australia in 1977-78.
- Also, Bumrah's average of **13.06** ranks is second only to **Richard Hadlee's** 12.15 in 1985 among bowlers who have secured more than 20 wickets in a Test series in Australia.

ii. He has become the **first Indian** bowler to win a Player of the Series award in Test matches across three **SENA** nations (South Africa, England, Australia and New Zealand).

- Furthermore, he is the only **second** pacer, after **Brett Lee** in 2007-08, to win the Player of the Series award in the prestigious Border-Gavaskar Trophy.

iii. He had previously won the Player of the Series award during India's tour of **England** in 2022-23 where he took 23 wickets in 5 matches and also during India's tour of **South Africa** in 2024 where he became the first and only Indian bowler to secure 12 wickets in two matches.

Bumrah equals with Kapil Dev for SENA countries record during Perth Test

Jasprit Bumrah made history by securing his **7th five-wicket** haul in SENA (South Africa, England, New Zealand and Australia) and He has equaled with **Kapil Dev**.

- During the Perth match, Bumrah claimed **five wickets** for just 30 runs at an economy rate of 1.67.
- Now in **27 Tests** in SENA countries, Bumrah has got **118 wickets** at an average of 22.55.

Bumrah quickest Indian to 200 Test wickets by balls bowled

i. Jasprit Bumrah has become the fastest Indian bowler to reach **200 Test wickets**.

ii. Bumrah made his 200th Test wicket off only the **8484th** delivery he has bowled in the format, making him the fastest Indian to the mark in terms of balls bowled, surpassing **Mohammed Shami** who took his 200th wicket from his 9896th delivery.

iii. Overall, Bumrah is now the **fourth-fastest** bowler to achieve 200 wickets, behind **Waqar Younis** (7725 balls), Dale Steyn (7848 balls), and Kagiso Rabada (8154 balls).

- He has also become the first bowler to achieve 200 wickets with a **sub-20** bowling average (**19.56**).

Rishabh Pant slams fastest Test fifty in Australia by a visiting batter

i. Rishabh Pant smashed the fastest Test **half-century** in just **29 balls** in Australia by a visiting batter.

- He has broken the record of **33 balls** held by England's **John Brown** (Melbourne 1895) and West Indies' **Roy Fredericks** (Perth 1975).
- It also marked the **second-fastest** half-century by an Indian batter in Test cricket.

ii. The fastest half-century record by an Indian batter in a Test match also belongs to Pant which he made in 28-balls against **Sri Lanka** in Bengaluru in 2022.

Note

Pant has also become the first Indian wicketkeeper to achieve mark of **25 dismissals** against any opponent in a series.

About Border Gavaskar Trophy:

i. The Border-Gavaskar Trophy (BGT) is an International Test cricket tournament played between India and Australia.

ii. It is named after former captains, Australia's **Allan Border** and India's **Sunil Gavaskar** and was first held in **1996-97**.

iii. Out of 17 test series, India have been victorious 10 times, Australia have won 6 times, and one series was drawn.

IMPORTANT DAYS

Earth's Rotation Day 2025 – January 8

Earth's Rotation Day is observed globally on **January 8** to highlight the importance of Earth's rotational motion. It commemorates the anniversary of French physicist **Léon Foucault**'s scientific demonstration in 1851.



- **January 8 2025** marks the observance of the **174th** anniversary of Léon Foucault's demonstration.
- The day honors his 1st public display of Earth's rotation in Paris (France), emphasizing its scientific significance.

Basics of Earth's Rotation:

- The spinning of the Earth around its axis is called 'rotation.' Earth completes a full rotation on its axis every 23 hours and 56 minutes, rounded up to **24 hours**.
- The full rotation is known as one Earth Day and is responsible for day and night cycles.
- Earth rotates on its axis from West (W) to East (E), the Sun and the Moon appear to move from E to W across the sky.

History:

- In 470 Before Christ (BC), the Greeks claimed that the earth rotated on its own back.
- In the 16th century, Polish astronomer **Nicolaus Copernicus** proposed the heliocentric model, suggesting Earth rotated on its axis and revolved around the Sun.
 - This theory was confirmed by Galileo Galilei's observations of Jupiter's moon in 1610.
- In 1851, French physicist Léon Foucault provided conclusive proof of Earth's rotation with the **Foucault Pendulum** experiment.
 - The principle of the experiment was 1st demonstrated in the Pantheon in Paris.
- The experiment involved suspending a 28 kilogram (kg) brass bob, 38 centimeters (cm) in diameter (d), hanging on a 67 meter (m) (220 foot) long wire.
- It was the 1st satisfactory demonstration of the earth's rotation using laboratory apparatus rather than astronomical observations.

Note: Later, it was displayed at the Pantheon in Greece, (Rome, Italy).

Key Facts :

- Earth rotates on its axis on an imaginary line passing through the North(N) and South (S) Poles, at a speed of 1,670 kilometer per hour(km/h) (1,037 miles/h) at the equator.

ii. The Earth's diameter is 12,714 km (7,900 miles) from N towards S Poles and 12,756 km (12,756 miles) via the equator (7,926 miles).

STATE NEWS

Karnataka CM Siddaramaiah Launched KSRTC Arogya Scheme for Cashless Medical Services

In January 2025, Chief Minister (CM) of Karnataka **Siddaramaiah** launched the health insurance scheme 'Karnataka State Road Transport Corporation (KSRTC) Arogya', to provide cashless medical treatment to KSRTC employees and their families at the Vidhana Soudha in Bengaluru, Karnataka.



- The scheme will benefit around 1.5 lakh people, including 34,000 employees and their dependents in over 275 hospitals.

Key benefits:

- The Karnataka state government has set up a total budget of Rs 20 crores for 'KSRTC Arogya' every year and will increase it by 5 per cent annually.
- KSRTC will deduct Rs 650 per month from the salary of each beneficiary for the scheme, and this amount will increase by Rs.50 every year.
- There is no limit on inpatient treatment expenses under the scheme and will also cover treatments like eye care, dental, Ayurvedic, Prakriti, Unani, and Homoeopathy.
- The beneficiary must be a permanent resident of Karnataka and an employee of KSRTC. Selected employees will receive medical treatment coverage of up to Rs. 5 lakh under the KSRTC Arogya Scheme.
- It will be extended to Bangalore Metropolitan Transport Corporation (BMT), North Western Karnataka Road Transport Corporation (NWKRTC), and Kalyana Karnataka Road Transport Corporation (KKRTC) within three months.
- KSRTC has signed Memorandums of Understanding (MOUs) with 275 hospitals and four diagnostic centers to offer cashless Inpatient (IP) and Outpatient Department (OPD) treatments.

- S R Srinivasa unveiled the internal magazine, 'Saarige Sampada' and the KSRTC Arogya Manual.

Note: Samparka Sarige is a non-AC bus service with a white-pink colour scheme. It operates as a shuttle service between Kempegowda Bus Station and Mysuru Road Bus Station in Bengaluru.

About Karnataka State Road Transport Corporation (KSRTC):

KSRTC is formerly known as Mysore Government Road Transport Department (MGRTD) from 1948 to 1961 and Mysore State Road Transport Corporation (MSRTC) from 1961 to 1973. On 1 November 1973, it was renamed as the KSRTC.

Headquarters – Bengaluru, Karnataka

Chairman – S.R. Srinivasa

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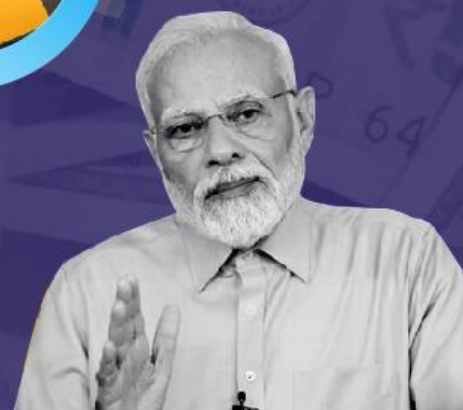
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Static Banking	—	—	—	—
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