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10 JANUARY

2025

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State Current Affairs



< Feb 2024

Monthly

Weekly

Daily

PIB News



Feb 29 2024 CA Q&A - English
Ebook



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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
START

Monthly

Weekly

Daily

PIB News



February 29 2024 PIB News - English
Article



February 28 2024 PIB News - English
Article

AFFAIRSCLOUD TODAY

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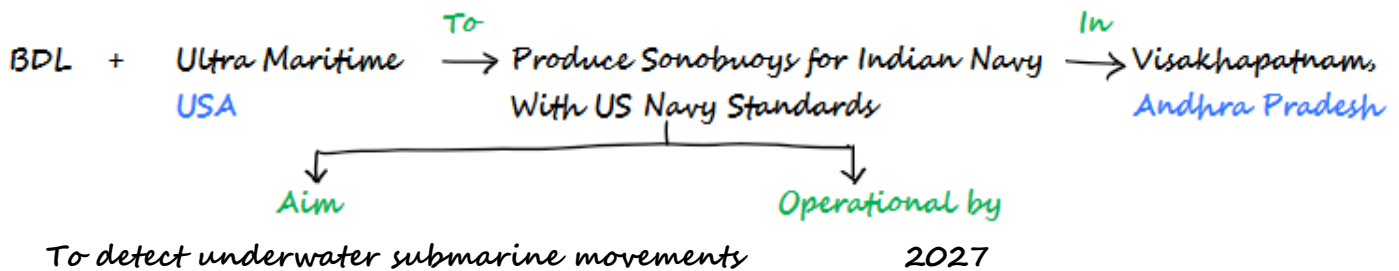
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Hand Written Notes

NATIONAL AFFAIRS

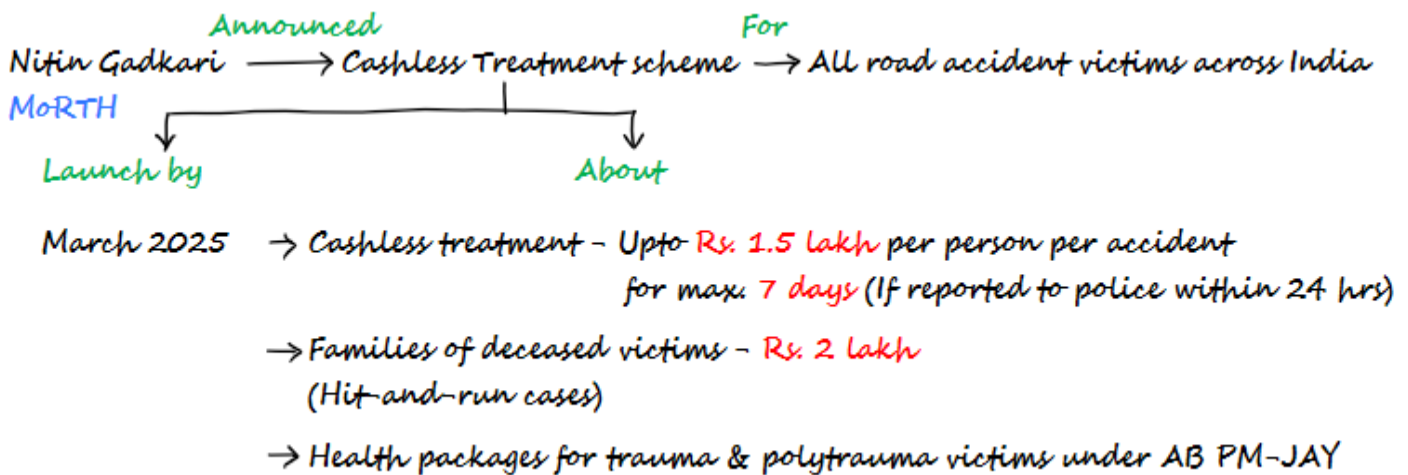
1)



BDL - Bharat Dynamics Limited

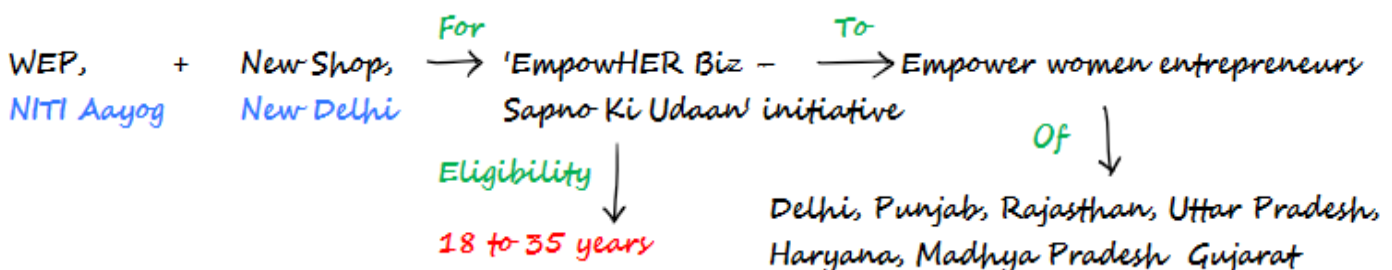
USA - United States of America

2)



MoRTH - Ministry of Road Transport and Highways

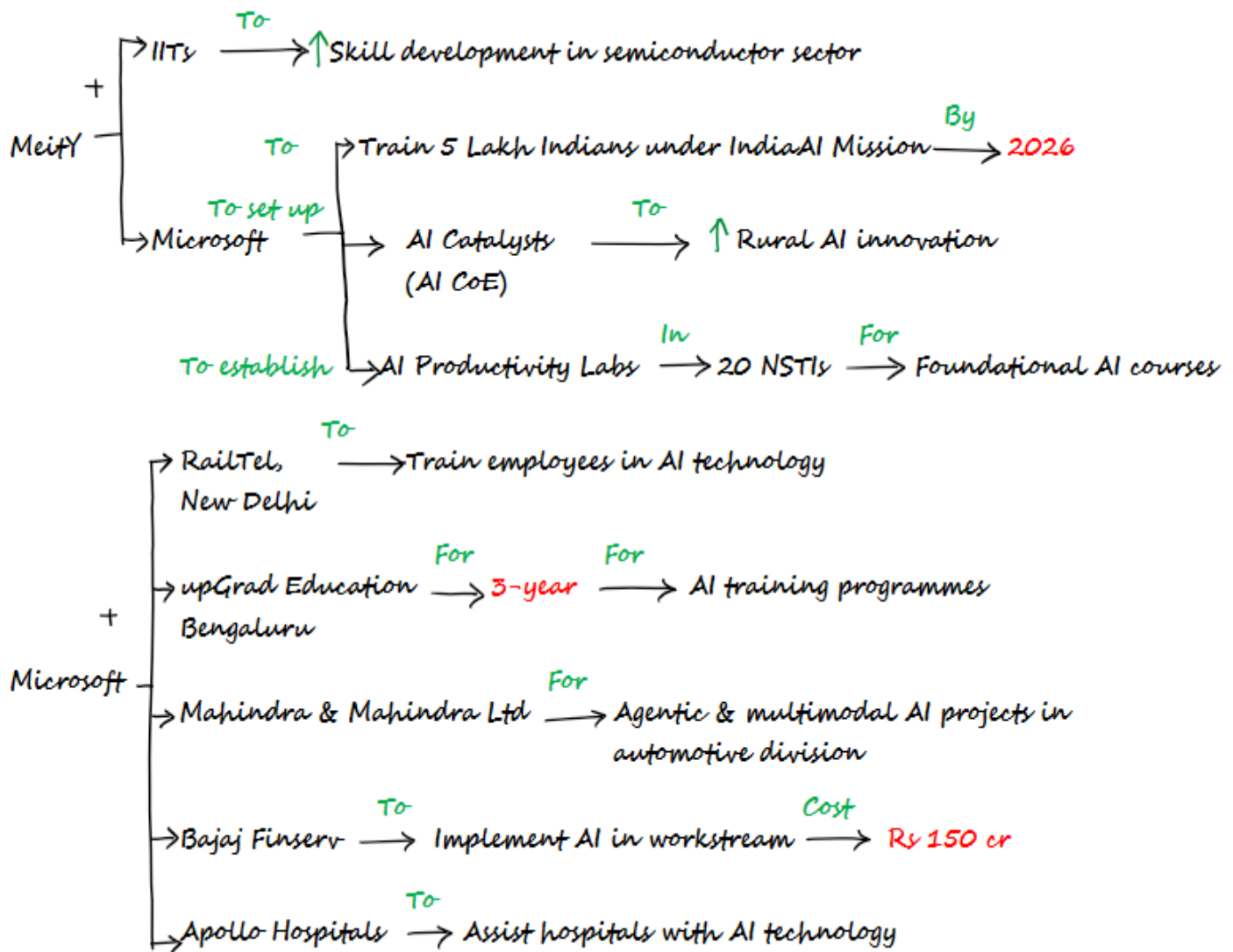
3)



WEP - Women Entrepreneurship Platform

NITI - National Institution for Transforming India

4)



IITs - Indian Institutes of Technology

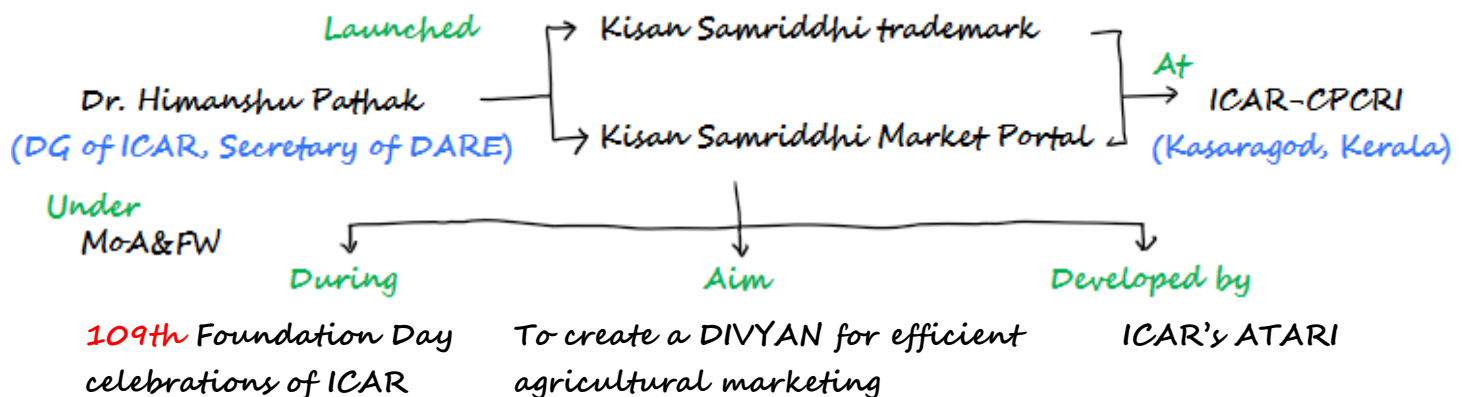
AI - Artificial Intelligence

CoE - Center of Excellence

MeitY - Ministry of Electronics and Information Technology

NST - National Skill Training Institutes

5)



DG - Director General

ICAR - Indian Council of Agricultural Research

DARE - Department of Agricultural Research and Education

MoA&FW - Ministry of Agriculture and Farmers Welfare

CPCRI - Central Plantation Crops Research Institute

ATARI - Agricultural Technology Application Research Institute

DIVYAN - Digital Vyapar Network

INTERNATIONAL AFFAIRS

1)

Henley Passport Index 2025
 London, United Kingdom

Topped by → Singapore

Placed → India at Rank 85th
↓ from 80th spot (in 2024)

Rank	Name of Countries	Visa-Free Access to Destinations
1	Singapore	195
2	Japan	193
3	France, Germany, Italy, Spain, Finland and South Korea	192
85	India, Equatorial Guinea and Niger	57
Bottom 3 Countries		
106	Afghanistan	26
105	Syria	27
104	Iraq	31

2)

Released
WEF → 5th Future of Jobs Report 2025 → Net growth in total employment → ↑ To 7% to create 78 mn jobs by 2030

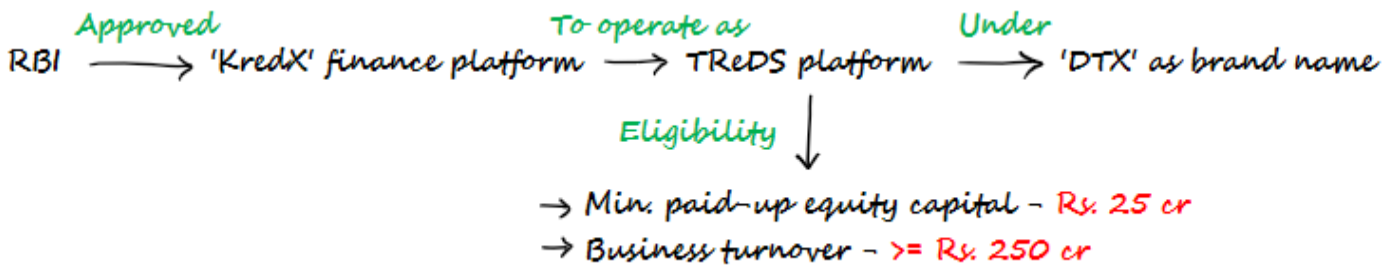
Highlights

- Forecast creation of 170 mn new jobs & displacement of 92 million
- About 40% of existing skills are expected to become outdated by 2030
- 60% of employers expect expanding digital access by 2030
- 50% of employers expecting rising cost of living to reshape businesses by 2030
- 47% of employers expecting climate change adaptation to transform businesses by 2030

WEF - World Economic Forum

BANKING & FINANCE

1)

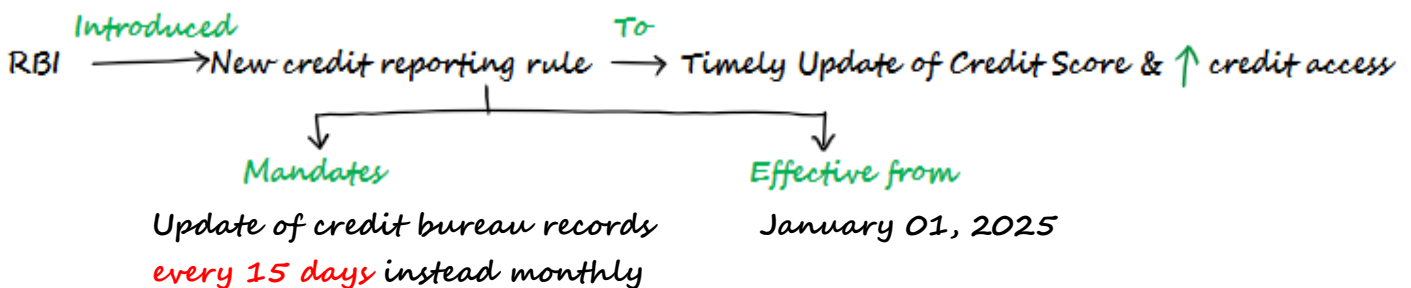


RBI - Reserve Bank of India

TREDS - Trade Receivables Discounting System

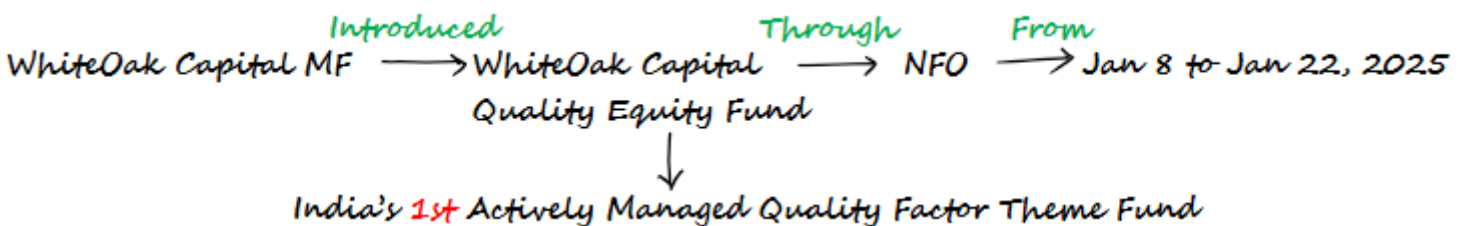
DTX - Domestic Trade Exchange

2)



RBI - Reserve Bank of India

3)



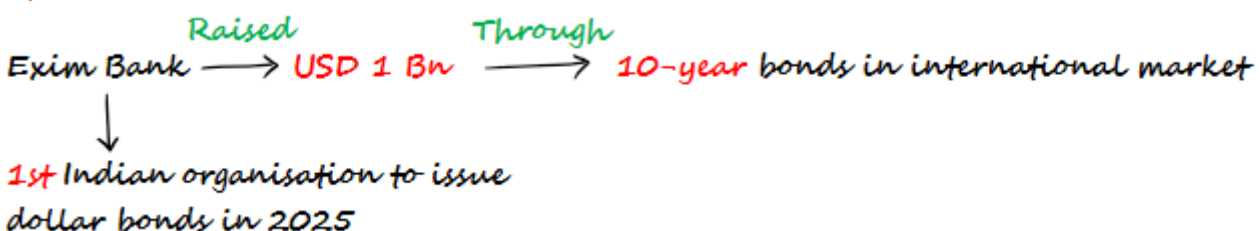
MF - Mutual Fund

NFO - New Fund Offer

SIP - Systematic Investment Plan

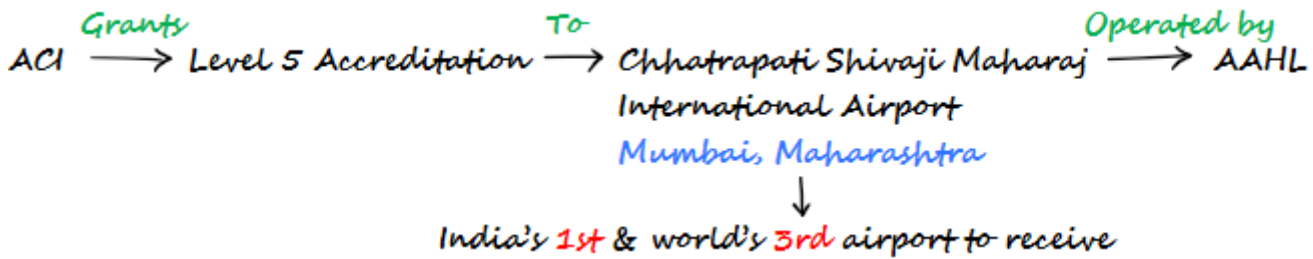
CIO - Chief Investment Officer

4)



AWARDS & RECOGNITIONS

1)



ACI - Airports Council International

AAHL - Adani Airports Holding Limited

ACQUISITIONS & MERGERS

1)



GoI - Government of India

APPOINTMENTS & RESIGNATIONS

1)

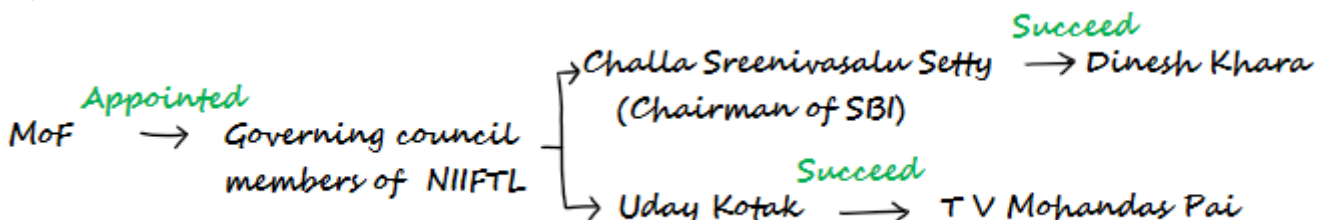


ACC - Appointments Committee of the Cabinet

ISRO - Indian Space Research Organisation

DoS - Department of Space

2)



MoF - Ministry of Finance

SBI - State Bank of India

NIIFTL - National Investment and Infrastructure Fund Trustee Limited

3)

President of AFI → Bahadur Singh Sagoo → Adille Sumariwalla → 4 years
(Shot putter)

Awards ↓

2002 - Asian Games (Gold Medal)

2006 - Padma Shri (Sports)

AFI - Athletics Federation of India

OBITUARY

1)

Pritish Nandy → Writer-filmmaker → 1997 - Padma Shri (Indian Literature)
Awards
Born Passed away
Bihar Maharashtra
2008 - KarmaVeer Puraskaar
2012 - International Humanitarian Award (Film industry)

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- ▶ [DPIIT celebrates 8th Anniversary of 4 industrial Corridors](#)
- ▶ [SpaceX launches giant Starship rocket but passes up catching booster with mechanical arms](#)
- ▶ [Japanese poet Shuntaro Tanikawa, master of modern free verse, dies at 92](#)
- ▶ [Agricultural scientist Prof. Bansal elected Fellow of TWAS](#)

Detailed Content

Current Affairs 10 January 2025 : Headlines



AFFAIRSCLOUD TODAY

ENGLISH



Henley Passport Index 2025:
Singapore leads in 2025's most powerful passports; India drops to 85th

V Narayanan Appointed as New ISRO Chairman and Secretary of the Department of Space



CURRENT AFFAIRS

10 JANUARY 2025

- BDL Partners with Ultra Maritime to Supply Sonobuoys for Indian Navy
- Union Minister Nitin Gadkari Announces 'Cashless Treatment' Scheme for Road Accident Victims
- MeitY Partners with IITs for Skill Development to Boost Semiconductor Sector
- WEP Launches 'EmpowHER Biz' Partners with New Shop to Empower Women Entrepreneurs
- ICAR Launches Kisan Samridhhi Portal to Promote Efficient Agricultural Marketing
- Henley Passport Index 2025: Singapore Reclaimed Title of World's Most Powerful Passport; India Ranked 85th
- WEF Future of Jobs Report 2025: 78 Million New Job Opportunities by 2030
- KredX Receives RBI Approval to Operate as TReDS Platform
- RBI Introduced New 15-Day Credit Reporting Rule Effective from January 1, 2025
- WhiteOak Capital MF Unveils India's 1st Actively Managed Quality Factor Theme Fund
- Exim Bank raised USD 1 Billion through 10-year Bonds
- Mumbai's CSMIA becomes India's 1st Airport to Receive Level 5 Accreditation from ACI
- V Narayanan appointed as 11th Chairman of ISRO
- MoF Appoints C S Setty, Uday Kotak as Governing Council Members of NIIFTL
- Former shot putter Bahadur Singh Sagoo Appointed as President of AFI
- GoI Approved Suzuki Motor Corporation to Acquire 26% Stake in NDDB Mirda Ltd
- Renowned Writer-filmmaker and Padma Shri Awardee Prithvi Nandy passed away

NATIONAL AFFAIRS

BDL Partners with Ultra Maritime to Supply Sonobuoys for Indian Navy

In January 2025, Hyderabad-based **Bharat Dynamics Limited (BDL)**, an Indian Defence Public Sector Undertaking, has partnered with **Ultra Maritime**, the United States of America(USA) based leading global provider of undersea warfare systems, to supply and manufacture **sonobuoys** of the US Navy standard for the Indian Navy (IN).



- This collaboration was announced by USA National Security Advisor(NSA) **Jake Sullivan** during his visit to India from January 5 to 6, 2025.
- These innovations will enhance sonar performance in the Indian Ocean, enabling better wide-area searches with custom solutions, as part of the USA.-India Initiative on Critical and Emerging Technologies (iCET) launched in May 2022.

Key Highlights:

- i.Sonobuoys, which are critical for anti-submarine warfare (ASW), will be manufactured indigenously in Visakhapatnam, Andhra Pradesh(AP) at BDL's facilities as part of a Joint Venture(JV) with Ultra Maritime, with a facility set to become operational by **2027**.
- ii.The Ultra Maritime sonobuoys produced in India are compatible and can be used by the U.S. Navy, IN and allied forces with P-8, MH-60R, and MQ-9B Sea Guardian aircraft.
- iii.The IN operates '12 P-8I' maritime patrol aircraft, which drop the sonobuoys into the sea for anti-submarine operations.
- iv.In August 2024, USA President Joe Biden's Administration had approved a USD 52.8 million government-to-government deal for the sale of U.S. sonobuoys to India.

About Sonobuoys:

- i.**Sonobuoys** are small, disposable devices used in underwater sonar systems to detect submarines and other threats, helping in identifying and targeting adversarial ships and submarines for about 24 hours.
- ii.A naval helicopter or fixed-wing aircraft usually releases sonobuoys in a specific pattern.
- iii.The sonobuoys are dropped in canisters and activate automatically when they hit the water.

Types:

- **Active sonobuoys** emit sound energy, receive the echo, and transmit the information back to the aircraft based on the received echo.
- **Passive sonobuoys** listen for sounds from ships or submarines and transmit the detected sounds back to the aircraft.

About Bharat Dynamics Limited (BDL):

Chairman and Managing Director (**CMD**) – Commodore A Madhavarao (Retired)

Headquarters – Hyderabad, Telangana

Established – 1970

Union Minister Nitin Gadkari Announces 'Cashless Treatment' Scheme for Road Accident Victims

On January 07, 2025, Union Minister **Nitin Jairam Gadkari**, Ministry of Road Transport and Highways (MoRTH), announced the upgraded '**Cashless Treatment scheme**' for road accident victims, set to launch by **March 2025**. The announcement was made during a meeting with transport ministers from all states and Union Territories (UTs) held at Bharat Mandapam in New Delhi, Delhi.



- He also launched a nationwide scheme for establishing Driver Training Institutes (**DTIs**), offering incentives for setting up DTIs and additional rewards for integrating the infrastructure of Automated Testing Stations (ATSS) and DTIs.

Background:

i. On March 14, 2024, MoRTH launched a pilot program of the Cashless Treatment scheme in **Chandigarh** to provide timely medical care to road accident victims.

ii. The program was later expanded to six states: Assam, Chandigarh, Punjab, Uttarakhand, Puducherry, and Haryana.

About the Cashless Treatment Scheme:

i. The government will provide a Cashless Treatment for road accident victims nationwide, covering up to **Rs. 1.5 lakh** per person per accident for a maximum of **7 days**, provided the accident is reported to the police within 24 hours.

- Families of deceased victims in hit-and-run cases will receive an ex-gratia payment of **Rs. 2 lakh**.

ii. The scheme will cover **all road accidents** involving motor vehicles, regardless of the type of road.

iii. The program provides health benefit packages for trauma and polytrauma cases to eligible victims at hospitals accredited under the Ayushman Bharat Pradhan Mantri-Jan Arogya Yojana (**AB PM-JAY**).

iii. The National Health Authority (NHA) will implement the program in coordination with the police, hospitals, and State Health Agencies (SHA).

iv. The program will be implemented using an Information Technology (IT) platform that integrates the e-Detailed Accident Report (eDAR) application(app) of MoRTH with the Transaction Management System of the NHA.

Key facts:

i. Nearly 1.80 lakh people died in road accidents in 2024, with 30,000 of those fatalities due to not wearing helmets.

- Of these accidents, 66% involved individuals aged between 18 and 34

ii. Inadequate safety measures at entry and exit points near educational institutions, including schools and colleges, led to the deaths of 10,000 children in road accidents.



About Ministry of Road Transport and Highways (MoRTH):

Union Minister – Nitin Jairam Gadkari (Constituency- Nagpur, Maharashtra)

Minister of State (MoS)- General (Retd.) Vijay Kumar Singh (Constituency- Ghaziabad, Uttar Pradesh, UP)

MeitY Partners with IITs for Skill Development to Boost Semiconductor Sector

The Ministry of Electronics and Information Technology (**MeitY**) has initiated partnerships with various Indian Institutes of Technology (**IITs**) and private institutions and colleges, to provide training activities including skill development in **semiconductor** manufacturing. It was stated by S. Krishnan, Secretary of the MeitY in New Delhi(Delhi) on January 08 2025.



- This move will give a boost to the semiconductor sector in India and will strengthen India's position in global technology.

Key Points:

- i.The MeitY informed that Prime Minister (PM) Narendra Modi-led government had already approved 5 semiconductor units under the **India Semiconductor Mission (ISM)** to locally develop semiconductors and display manufacturing ecosystem in India with total budget outlay of Rs 76,000 crore.
- ii.The companies which are establishing semiconductor units under the ISM include: the United States of America (USA)-based Micron Technology Inc., Tata Electronics Private Limited (TEPL), Tata Semiconductor Assembly and Test Private Limited, Karynes Semicon Private Limited, and CG Power and Industrial Solutions Limited(Crompton Greaves Limited), in collaboration with Japanese Renesas Electronics Corporation(RNECY) and Stars Microelectronics (Thailand) Public Company Limited.
- iii.ISM, launched in 2021, is designed to promote the domestic semiconductor industry through incentives and strategic partnerships. It includes fabrication facilities (fabs), packaging, display wires, Outsourced Semiconductor Assembly and Testing (OSAT), sensors,and other key components.

Note: As per Industry estimates, the semiconductor market in India is expected to reach **USD 109 billion by 2030**.

Microsoft and MeitY Signed MoU to Train 5 Lakh Indians under IndiaAI Mission, Setup AI CoE in India

The United States of America (USA)-based software tech giant, **Microsoft Corporation, Inc.** has signed a Memorandum of Understanding (**MoU**) with **MeitY** under the IndiaAI Mission, which aims to provide skill development training to **5 lakh students**, teachers, and professionals in AI by **2026**.

- This strategic partnership with MeitY aims to position India as a world leader in AI. It also aims to boost AI development and adoption in India and to foster inclusive, innovative and ethical AI ecosystem in India.
- This MoU was part of a series of collaborations announced by Satya Nadella, Chief Executive Officer (CEO) of Microsoft Corporation, Inc. , during his visit to India on January 08, 2025.

Note: These announcements came after Microsoft pledged to invest **USD 3 billion** to promote AI and cloud infrastructure in India over the next 2 years.

Key Points:

- i. Under this MoU, Microsoft in partnership with MeitY will set up an AI Center of Excellence (CoE) named '**AI Catalysts**', to promote rural AI innovation and support 1 lakh AI innovators and developers through hackathons, community-building solutions and an AI marketplace.
- ii. Microsoft will also establish '**AI Productivity Labs**' in 20 National Skill Training Institutes (NSTIs) centers across 10 states in India, to provide foundational courses for 20,000 educators.

Other Key Announcements:

Microsoft also announced collaborations with **5 key Indian Industries** in sectors like: transport, healthcare, finance, agriculture and education.

i. Microsoft will provide training to the employees of New Delhi(Delhi) based RailTel Corporation of India Limited (**RailTel**) in next-generation digital, cloud and AI technologies through its National Skills initiative and Enterprise Skilling initiative. It will also support RailTel in setting up an AI CoE.

ii. Microsoft has entered into a **3-year** partnership with Indian edtech company, **upGrad Education Private Limited**, Bengaluru, Karnataka . This will enable the users of upGrad to learn in AI training programmes. Content developers on upGrad will also get access to GitHub Copilot to create learning materials.

iii. Microsoft partnered with Indian automobile manufacturing company, Mumbai(Maharashtra) based **Mahindra & Mahindra Limited**, to develop various AI projects that include agentic and multimodal scenarios for the automotive division, chatbot solutions for the farm and tractors division, among others.

iv. Microsoft collaborated with Pune(Maharashtra) based **Bajaj Finserv Limited**, Non-Banking Finance Company (NBFC), which is implementing AI use cases across workstreams, powered by Microsoft's advanced AI technologies, with an expected annual cost of Rs 150 crore in Financial Year 2025-26 (FY26).

v. Microsoft partnered with Chennai(Tamil Nadu, TN) based **Apollo Hospitals Enterprise Limited** to provide assistance to Apollo Hospitals in India, with its data strategy, engineering platform, and merging AI to create new Intellectual Property (IP).

About IndiaAI Mission:

i. In March 2024, the Union Cabinet chaired by Prime Minister (PM) Narendra Modi approved IndiaAI mission with budget outlay of **Rs 10,371.92 crore** (USD 1.25 billion) for over the next **5 years**.

ii. It is being implemented by IndiaAI, an Independent Business Division (IBD) under the Digital India Corporation (DIC) of MeitY.

iii. It is based on 7 key pillars: IndiaAI Compute Capacity, IndiaAI innovation centre, IndiaAI Datasets platform, IndiaAI application development initiative, IndiaAI future skills, IndiaAI startup financing, Safe and Trusted AI.

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)



WEP Launches 'EmpowHER Biz' Partners with New Shop to Empower Women Entrepreneurs

On January 8 2025, the Women Entrepreneurship Platform (**WEP**) of the National Institution for Transforming India (NITI) Aayog partnered with **New Shop**, a 24/7 convenience retail chain based in New Delhi(Delhi), to launch the initiative '**EmpowHER Biz - Sapno Ki Udaan**'. It was part of WEP's Award to Reward (ATR) initiative.



- This collaboration aims to **empower women entrepreneurs** and drive growth in the organized retail sector.

Note: ATR initiative was launched in 2023, provides a framework for collaborative projects that deliver measurable impact.

About EmpowHER Biz – Sapno Ki Udaan Initiative:

This program is designed to provide women with essential skills and support to succeed in **retail** entrepreneurship.

- The initiative is open to women from Delhi- National Capital Region (NCR), Punjab, Rajasthan, Uttar Pradesh (UP) , Haryana, Madhya Pradesh (MP), and Gujarat, ensuring support across these states.
- Fifty women, aged between **18 and 35 years**, will be selected through an online application process.
 - Among them, the top 20 participants will receive a **full waiver on New Shop franchise fees**, enabling them to establish their ventures with greater ease.
- The initiative will offer expert mentorship to participants, along with training in retail management, financial literacy, digital tools, and business development, aiming to enhance their entrepreneurial capabilities.
- Through this partnership, New Shop aims to assist **10,000 entrepreneurs by 2030**, enhancing its franchising model to provide opportunities and support for first-time entrepreneurs across India.

About Women Entrepreneurship Platform (WEP):

The WEP is an initiative of NITI Aayog, launched in **2018** as an online platform.

- It became a Public-Private Partnership(**PPP**) in **2022** and now collaborates with over 30 partners from both the public and private sectors to develop programs that support and empower women entrepreneurs.
- Since 2023, WEP's 'Award to Reward' initiative offers a flexible framework for stakeholders to design and implement impactful programs.

ICAR Launches Kisan Samridhi Portal to Promote Efficient Agricultural Marketing

In January 2025, **Dr. Himanshu Pathak**, Director General (DG) of the Indian Council of Agricultural Research (ICAR) and Secretary of the Department of Agricultural Research and Education (DARE) under the Ministry of Agriculture and Farmers Welfare (MoA&FW), launched the '**Kisan Samridhi Market Portal**' and the **Kisan Samridhi trademark** at the ICAR-Central Plantation Crops Research Institute (CPCRI) in Kasaragod, Kerala.

- The launch took place during the **109th Foundation Day** celebrations of **ICAR-CPCRI**, as part of the inaugural session of the National Seminar on 'Harnessing the Plantation Sector for Sustainable Development Goals' and an exhibition.
- i.The portal was developed by ICAR's Agricultural Technology Application Research Institute (**ATARI**), based in Bengaluru, Karnataka and is managed by ICAR's Krishi Vigyan Kendra (**KVK**), based in Pathanamthitta, Kerala.

- ii. The portal, operating in Karnataka, Kerala and Lakshadweep, connects farmers, agri-entrepreneurs, and consumers for direct online sales of agricultural products, promoting transparency.
- iii. The portal aims to create a Digital Vyapar Network (**DIVYAN**) to promote efficient agricultural marketing, and it is scalable to connect all KVKs across the 11 ICAR-ATARI centers in India.
- Note:** ICAR-ATARI has registered the **Kisan Samriddhi trademark** for over **150 products** across five categories. A mobile application (app) for easy access is also under pilot testing and will be launched soon.

INTERNATIONAL AFFAIRS

Henley Passport Index 2025: Singapore Reclaimed Title of World's Most Powerful Passport; India Ranked 85th

On January 08 2025, London (the United Kingdom, UK)-based Henley & Partners released the annual edition of [Henley Passport Index 2025](#). As per the index, **Singapore** has reclaimed its title as the world's most powerful passport with visa-free access to **195 out of 227 destinations** worldwide, followed by **Japan** which secured 2nd rank with visa-free access to 193 destinations.



- India's rank dropped from 80th spot (in 2024) to **85th spot (in 2025)** on the list, with visa-free access to only **57 destinations** of the world, down from 62 visa-free destinations in 2024.
- India shared its latest rank with two countries: Niger and Equatorial Guinea.

About Henley Passport Index:

- i. The index was originally created by **Dr. Christian H. Kaelin**, compares 199 passports and 227 travel destinations annually for the last 19 years. Countries are ranked based on visa-free entry to citizens holding that country's passport.
- ii. The ranking is based on exclusive Timatic data from the International Air Transport Association (IATA), which maintains the world's largest and most accurate database of travel information.

Note: Timatic is a leading provider of real-time information on travel document requirements for international air travel.

List of Top 3 & Bottom 3 Countries:

Top 3 Countries		
Rank	Name of the Countries	Visa-Free Access to Destinations
1	Singapore	195
2	Japan	193

3	France, Germany, Italy, Spain, Finland and South Korea	192
India Rank		
85	India, Equatorial Guinea and Niger	57
Bottom 3 Countries		
106	Afghanistan	26
105	Syria	27
104	Iraq	31

Key Highlights:

i. As per the index, several member states of the European Union (EU): France, Germany, Italy and Spain witnessed a decline in their ranking from 2nd position (in 2024) to 3rd spot (in 2025).

- These EU countries are ranked along with Finland and South Korea, with access to 192 destinations with no prior visa required.

ii. **7 countries from EU** i.e. Austria, Denmark, Ireland, Luxembourg, the Netherlands, Norway, and Sweden shared **4th** position on the list. All these 7 countries have visa-free access to 191 destinations.

iii. The **5th** spot on the list is shared by 5 countries: Belgium, Portugal, Switzerland, the United Kingdom (UK) and New Zealand, all these countries offer visa-free travel to 190 destinations.

iv. The remaining top 10 countries on the index is largely dominated by European countries, except to Australia (6th spot with 189 destinations), Canada (7th spot with 188 destinations), the United States of America (USA) (9th spot with 186 destinations) and the United Arab Emirates (UAE) (10th spot with 185 destinations).

v. **Afghanistan** secured **106th** spot on the list and has the world's weakest passport with visa-free access to only 26 destinations globally.

- It is followed by Syria (105th spot with 27 destinations), Iraq (104th with 31 destinations), Pakistan and Yemen (jointly ranked at 103th spot with 33 destinations).

Biggest Fallers and Climbers on the List:

i. The index showed that only 22 of the world's 199 passports have witnessed a drop in their ranking in the last 10 years.

ii. **Top 5 countries with biggest fall in their ranking between 2015 and 2025:** Venezuela (from 30th spot to 45th spot), the USA (from 2nd spot to 9th spot) Vanuatu (from 48th spot to 54th spot), the UK (from 1st spot to 5th spot) and Canada (from 4th spot to 7th spot).

iii. As per the index, the UAE emerged as one of the biggest climbers on the index over the last 10 years, and secured access to an additional 72 destinations since 2015. Thus, the ranking of UAE jumped by 32 places to 10th spot.

iv. While, China also witnessed significant jump in its ranking from 94th (2015) to 60th (2025).

About Henley & Partners:

Chief Executive Officer (CEO)- Dr. Juerg Steffen

Headquarters- London, United Kingdom (UK)

Established- 1997

WEF Future of Jobs Report 2025: 78 Million New Job Opportunities by 2030

On January 7, 2025, the World Economic Forum (WEF) published its **5th edition** of [“Future of Jobs Report 2025 – Insights Report January 2025.”](#) revealing that job disruption will equate to **22%** of jobs by 2030 globally. This transformation is driven by technological advancements, demographic changes, economic pressures, and geopolitical tensions.



- The report forecasts the creation of **170 million** new jobs and the displacement of **92 million**, leading to a net increase of 78 million jobs.
- This analysis is based on the perspectives of over 1,000 global employers, representing more than **14 million workers** from 55 economies.
- The report highlights key macrorends shaping jobs and skills and discusses the workforce transformation strategies that companies will adopt from 2025 to 2030.

Skill Demand and the Need for Reskilling:

By 2030, around **40%** of existing skills are expected to become outdated. Employers recognize that skill gaps are a major barrier to business transformation, with **63%** of employers identifying this issue.

- According to the report, if the global workforce were composed of 100 people, 59 would need training by 2030.
- However, **11 of these workers** are unlikely to receive the necessary training, putting them at risk of redundancy.
- To meet the demand for emerging roles, 85% of employers plan to prioritize workforce upskilling, with 70% seeking talent with new skills.

Highlights of the Report:

i. Broadening Digital Access: By 2030, **60%** of employers expect expanding digital access to transform their businesses.

- This trend, coupled with advancements in artificial intelligence (AI), information processing, and robotics, will drive the creation of new roles and change existing job functions.
- AI and big data is expected to be the leading catalyst for these shifts.

ii. Impact of Advancing Technologies: AI and robotics are among the top technologies anticipated to be transformative.

- **86%** of employers foresee AI and information processing to have a profound impact, followed by **58%** anticipating the influence of robotics and automation.
- Additionally, **41%** of employers expect advancements in energy generation, storage, and distribution to drive transformations.

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iii. Economic Shifts: The rising cost of living is the 2nd-most transformative trend, with **50%** of employers expecting it to reshape businesses by 2030.

- The global inflation is expected to decrease, the general economic slowdown will continue to affect **42%** of businesses.
- These economic factors are predicted to displace **1.6 million jobs** globally, while also driving demand for roles requiring creative thinking, resilience, and agility.
- Employers are expected to face job displacement globally, with an estimated 92 million jobs being lost by 2030, despite an expected **7% net growth** in total employment, creating 78 million new jobs.

iv. Climate Change Mitigation: Climate-related trends are the 3rd-most transformative trends that are expected to drive demand for roles in renewable energy, environmental engineering, and electric vehicles.

- These roles are expected to grow alongside climate change adaptation, with **47%** of employers expecting it to transform their businesses in the next **5 years**.

Fastest Growing and Declining Roles:

i. Fastest Growing Jobs:

- Frontline job roles include Farmworkers, Delivery Drivers, Construction Workers, Salespersons, and Food Processing Workers.
- Technology-related roles such as Big Data Specialists, FinTech Engineers, AI & Machine Learning Specialists, and Software Developers.
- Green transition jobs like Autonomous & Electric Vehicle Specialists, Environmental Engineers and Renewable Energy Engineers.
- Care economy jobs, such as Nursing Professionals and Social Work roles, will grow as populations age.

ii. Fastest Declining Jobs:

- Clerical and secretarial roles, including Cashiers and Ticket Clerks, Administrative Assistants and Executive Secretaries are expected to see the largest decline in absolute numbers.
- Similarly, businesses expect the fastest-declining roles to include Postal Service Clerks, Bank Tellers and Data Entry Clerks.

About World Economic Forum (WEF):

President and Chief Executive Officer (CEO)– Børge Brende

Headquarters- Cologny, Geneva, Switzerland

Established – 1971

BANKING & FINANCE

KredX Receives RBI Approval to Operate as TReDS Platform

On 9 January, 2025, Bengaluru (Karnataka)-based **KredX**, India's largest supply chain finance platform, received approval from the Reserve Bank of India (**RBI**) to operate as a Trade Receivables Discounting System (**TReDS**) platform.

- The new business will operate under the brand name **DTX (Domestic Trade Exchange)**.

Note: KredX is now the **fifth** company to receive this license after Receivables Exchange of India (RXIL), M1 Exchange, Invoice Mart, and C2FO (Collaborative Cash Flow Optimization) Factoring Solutions.

About Trade Receivables Discounting System (TReDS) platform:

TReDS platform launched in 2018 operate under the regulatory framework of the RBI, governed by the Payment and Settlement Systems Act, 2007 (PSS Act).



- It helps Micro, Small, and Medium Enterprises (MSMEs) access credit by selling their receivables (bills of exchange, also called factoring units) to financiers, including banks, government departments, and public sector undertakings (PSUs).

Eligibility:

- To set up a TReDS platform, companies are required to have a **minimum** paid-up equity capital of Rs 25 crore.
- Businesses with a turnover of **Rs 250 crore or more** are required to register on the TReDS platform.
- Additionally, **sellers** are required to have been in operation for **more than a year** to participate.

Process:

- On the TReDS platform, the process begins when the **seller uploads an invoice**, which is listed as a Factoring Unit (FU). Buyers, review and approve the FU, making it available for financiers to bid.
- The seller chooses the most favorable bid and receives an advance payment, typically **80-90%** of the invoice value.
- On the due date, the buyer settles the full invoice amount directly with the financier, ensuring timely payments and improved cash flow for the seller.

Point to Note: TReDS transaction volumes are expected to grow significantly, increasing from approximately USD 30 billion annually in January 2025 to around USD 50 billion annually by 2026.

RBI Introduced New 15-Day Credit Reporting Rule Effective from January 1, 2025

The Reserve Bank of India (RBI) has introduced new credit reporting rule. It has mandated that all lenders must update credit bureau records **every 15 days** instead of previous monthly cycle. This direction came into effect from **January 01, 2025**.



- This new change aims to enhance credit score accuracy and ensure timely reflection of financial activities of borrowers.
- This direction was previously issued by the RBI in August 2024, allows lenders and credit bureaus to transition to 15-day cycle to upgrade their systems and processes.

Key Impact on Borrowers and Lenders:

i. Halting loan 'evergreening': The new rule will help to curb loan 'evergreening', where borrower take new loan to repay old loan, creating an unsustainable debt cycle. The new rule enable the lender to detect such cases sooner, reducing financial risk for both financial institutions and borrowers.

ii. Faster Updating of Credit Scores: Earlier, under the monthly reporting system, missed payments or defaults could take up **40 days** to appear on credit report of borrower. The new 15-day reporting cycle will significantly reduce these delays and will enable the lenders to have access to more accurate and timely data.

Key Benefits:

i. Timely Update of Credit Score: The new 15-day reporting cycle will ensure that consumers credit histories are kept updated. For borrowers who pay their installments on regular basis, could help in improving their credit scores.

ii. Enhanced Credit Access: More accurate credit scoring will enable the faster access to loans for consumers with responsible repayment habits, thus making it easier for consumers to secure credit when required.

iii. Consumer Empowerment: This new change will help borrowers to have better understanding of their financial well-being, as changes in their credit scores will be promptly reflected.

iv. Improved Risk Management for Lenders: Regular updates will help the lenders in managing risk effectively by providing information of borrower's financial actions and will help in reducing default rates.

WhiteOak Capital MF Unveils India's 1st Actively Managed Quality Factor Theme Fund

On January 8, 2025, Mumbai (Maharashtra) based **WhiteOak Capital Mutual Fund (MF)** introduced the WhiteOak Capital Quality Equity Fund, an open-ended equity scheme on the Quality Factor theme, through its new fund offer (NFO).



- This is India's first actively managed fund based on the Quality Factor theme. It focuses on companies with robust fundamentals that demonstrate the potential for consistent earnings and resilience to economic stress.
- Investors can subscribe to the NFO starting January 8, 2025, with the offer closing on January 22, 2025

About WhiteOak Capital Quality Equity Fund:

i. Minimum Investment Amount:

- **For Lumpsum Purchase:** Minimum of **Rs. 500**, with additional investments in multiples of Re. 1 thereafter.
- **For Systematic Investment Plan (SIP) Purchase:** Minimum of **Rs. 100** on a Weekly, Fortnightly, and Monthly basis, with additional investments in multiples of Re. 1 thereafter, with a minimum of six-month installments.

ii. Asset Allocation Pattern:

- Equity and equity-related instruments of companies that align with the quality factor theme – 80% to 100%.

- Equity and equity-related instruments of companies not adhering to the quality factor theme- 0% to 20%.
- Debt securities and money market instruments (MMI) – 0% to 20%.
- Units issued by Real Estate Investment Trusts (REITs) and Infrastructure Investment Trusts (InVITs) – 0 to 10%.

iii. The scheme will use the Bombay Stock Exchange (BSE) Quality TRI (Total Return Index) as its benchmark. It will be managed by **Ramesh Mantri** (Equity), Chief Investment Officer (CIO) of WhiteOak Capital Asset Management Limited.

About New Fund Offer (NFO):

i. A New Fund Offer (NFO) launched by an asset management company (AMC) to introduce a new mutual fund. This process is similar to initial public offering (IPO).

ii. During the 10 to 15-day subscription period, investors can buy units of the fund at a fixed price, generally set at Rs. 10 per unit.

iii. Once the NFO concludes, the fund gets listed on the stock market, and its value fluctuates according to its net asset value (NAV)

About WhiteOak Capital Mutual Fund (MF):

WhiteOak Capital Mutual Fund, established in June **2017** by Prashant Khemka, operates under the White Oak Capital Group

Headquarters – Mumbai, Maharashtra

Managing Director (**MD**) and Chief Executive Officer (**CEO**) – Aashish P Somaiyaa

Exim Bank raised USD 1 Billion through 10-year Bonds

In January 2025, Mumbai-based **Export-Import Bank of India** (EXIM Bank), also known as India Exim Bank, has raised United States Dollar (**USD**) **1 billion** (Rs. 8,570 crores) through 10-year bonds in the international market, achieving the lowest-ever spread of 100 basis points (bps) over 10-year United States (US) Treasury securities.

- The milestone makes EXIM Bank the **first** Indian organisation to issue dollar bonds in 2025, representing a significant achievement for Indian issuers in international capital markets.

i. The bank will utilise the funds to finance its ongoing and future projects worldwide.

ii. The amount was raised in the 144A/**Reg-S format** under Rule 144A which allows Qualified Institutional Buyers (QIBs) to trade debt securities without needing registration or review by the US Securities and Exchange Commission (SEC).

iii. Bank of America Securities (BofA Securities), Citigroup, Hongkong and Shanghai Banking Corporation (HSBC), J.P. Morgan Chase, and Standard Chartered Bank (SCB) served as the main managers and book runners for the bond offering.

Note: India Exim Bank, established in **1982**, has been rated as Baa3 (Stable) by Moody's Investors Service, BBB- (Positive) by Standard & Poor's (S&P), and BBB- (Stable) by Fitch Ratings.

AWARDS & RECOGNITIONS

Mumbai's CSMIA becomes India's 1st Airport to Receive Level 5 Accreditation from ACI

In January 2025, Mumbai (Maharashtra)-based Chhatrapati Shivaji Maharaj International Airport (**CSMIA**) which is operated by Adani Airports Holding Limited (AAHL), a subsidiary of Adani Group, has become **India's 1st** and **world's 3rd airport** to receive the prestigious **Level 5 Accreditation** which is the highest distinction awarded from the Airports Council International (**ACI**) for exemplary customer experience standards.



- This recognition consolidates CSMIA position as leader in passenger service and operational excellence.

About ACI Level 5 Accreditation:

- i. It is the **highest** recognition in the Airport Customer Experience Accreditation Programme.
- ii. The accreditation is awarded based on rigorous evolution criteria, including customer feedback, service quality, and airport operations. Thus, creating a 360-degree framework for customer service excellence.

Key Initiatives of CSMIA:

- i. CSMIA has established new standards of excellence through its various innovative initiatives in infrastructure, technology, and services like:
 - Avioo application (app) which was launched in September 2024 by AAHL. It is designed to provide access to real-time data to passengers in seven airports in India including CSMIA.
- ii. Pawfect programme, is one of the significant initiatives of CSMIA, which includes 9 comfort dogs stationed at Terminal 2 Departures, to further enhance the passenger experience.
- iii. It has expanded its digital gateway programme by increasing the number of e-gates from 24 to 68 (highest in India).

About Airports Council International (ACI):

It is the association of the world's airports, representing the collective interests of airports worldwide to promote excellence in the aviation industry.

Director General (DG)- Justin Erbacci

Headquarters- Montreal, Quebec, Canada

Established- 1991

APPOINTMENTS & RESIGNATIONS

V Narayanan appointed as 11th Chairman of ISRO

On January 07 2025, the Government of India (GoI) appointed **V Narayanan** as the **11th chairman** of the Indian Space Research Organisation (**ISRO**) and **Secretary** of the Department of Space (**DoS**). His tenure starts on January 14, 2025, for a period of **2 years** by replacing incumbent **Sreedhara Panicker Somanath**.

- The appointment was approved by the Appointments Committee of the Cabinet (ACC) and was notified by the Department of Personnel and Training (DoPT) under the Ministry of Personnel, Public Grievances and Pensions (MoPP&P).
- Currently V Narayanan serves as the **Director** of the Liquid Propulsion Systems Centre (**LPSC**), Valiamala, Kerala.
- He will also be the Chairman of the Space Commission, playing a key role in India's development of the cryogenic engine.



About V Narayanan:

- i. V Narayanan completed his graduation in Cryogenic Engineering in 1989 at the Indian Institute of Technology (IIT) Kharagpur, West Bengal (WB) and earned a Doctorate of Philosophy (PhD) in Aerospace Engineering in 2001.
 - He was a distinguished scientist (APEX Scale) who gained 40 years of experience in rocket and spacecraft propulsion.
- ii. He worked for Tube Investments (TI) of India Diamond Chain Limited (Tamil Nadu TN), Madras Rubber Factory (Chennai, TN), Bharat Heavy Electricals Limited (BHEL) in Trichy (TN) and Ranipet (TN).
- iii. In 1984, he started his career at ISRO in the Solid Propulsion area of Sounding Rockets and Augmented Satellite Launch Vehicle (ASLV) and Polar Satellite Launch Vehicle (PSLV) at Vikram Sarabhai Space Centre (VSSC), Thiruvananthapuram (Kerala).
- iv. In 2018, he served as the Director of LPSC in Thiruvananthapuram, with a unit in Bengaluru (Karnataka).
- v. He served as the Project Director for the C25 Cryogenic Project of the Geosynchronous Satellite Launch Vehicle (GSLV) Mk II and III.
 - Under his guidance, the LPSC delivered **183** Liquid Propulsion Systems and Control Power plants for various ISRO missions.
- vi. He chairs the Programme Management Council Space Transportation Systems (**PMC-STs**), which makes decisions in all launch vehicle projects.
- vii. He also heads the National Level Human Rated Certification Board (**HRCB**) for 'Gaganyaan', India's planned human spaceflight mission.

Awards and Honors:

- i. He received the 'ASI Award' for Rocket and Related Technologies and a Gold Medal from the Astronautical Society of India (**ASI**).
- ii. He also received the National Aeronautical Prize by the Aeronautical Society of India (AeSI).
- iii. He has won several ISRO awards, including the Outstanding Achievement Award, Team Excellence Award, the High Energy Materials Society of India's Team Award for his contributions in aerospace.

About Indian Space Research Organisation (ISRO):

ISRO is one of the **six** largest space agencies in the world.

Chairman- Sreedhara Panicker Somanath (Till January 14, 2025)

Headquarters- Bengaluru, Karnataka

Establishment- 1969

MoF Appoints C S Setty, Uday Kotak as Governing Council Members of NIIFTL

In January 2025, the Ministry of Finance (MoF) appointed **Challa Sreenivasalu Setty**, Chairman of State Bank of India (SBI) and **Uday Kotak**, Founder and Director of Kotak Mahindra Bank Limited (KMBL) as the governing council **member** of the National Investment and Infrastructure Fund Trustee Limited (**NIIFTL**), which provides strategic guidance on a number of matters including investment of the corpus of NIIF.



- C S Setty replaced **Dinesh Khara**, former Chairman of SBI, while Uday Kotak replaced **T V Mohandas Pai**, Chairman of Bangalore (Karnataka) based Aarin Capital.
- According to the circular issued by the Department of Economic Affairs (DEA), MoF, the nomination was approved by **Nirmala Sitharaman**, the chairperson of the Governing Council.

About National Investment and Infrastructure Fund Limited (NIIFL):

i.NIIFL, an Indian Public Sector Company, was established in December 2015 with the goal of boosting infrastructure financing by investing in new (greenfield), existing (brownfield), and stalled projects.

ii.NIIFTL was established to serve as an advisory council to NIIF, offering strategic guidance on matters such as the investment of NIIFL's corpus.

iii.NIIFTL is a six member council chaired by Finance Minister Nirmala Sitharaman.

- The other members of the council include **Ajay Seth**, Secretary of the DEA; **M. Nagaraju**, Secretary of the Department of Financial Services (DFS), MoF; and **Hemendra Kothari**, Chairman of the Mumbai-based DSP Mutual Fund.

Former shot putter Bahadur Singh Sagoo Appointed as President of AFI

On January 7 2025, former Indian athlete and Asian Games Gold Medalist **Bahadur Singh Sagoo** was appointed as the **President** of the Athletics Federation of India (AFI) for a period of four years, during the Annual General Assembly Meeting of the AFI in Chandigarh, Punjab.

- He will replace **Adille Sumariwalla**, who served as the AFI president for three consecutive terms from 2012.
- **Stanely Jones** from Telangana was appointed as the new treasurer and former middle-distance runner **Jyotirmoyee Sikdar** as the joint secretary of the AFI.


i.He is a one-time Asian Games gold medalist and a two-time national champion in shot put.

ii.He won the gold medal at the **2002 Asian Games** in Busan, South Korea with a throw of 19.03 meters. He also represented India at the Olympics in 2000 and 2004.

iii.In 2004, his career-best throw of 20.40 meters(m) was recorded at the Koncha-Zaspa Sinitskoha Memorial in Kyiv, Ukraine.

iv.In 2006, he was honoured with the **Padma Shri**, the fourth-highest civilian honour for his contributions to sports.


Note: AFI was established in **1946** in New Delhi, Delhi. It is the national governing body for the sport of athletics in India and is responsible for organising competitions across India.



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ACQUISITIONS & MERGERS

GoI Approved Suzuki Motor Corporation to Acquire 26% Stake in NDDB Mirda Ltd

In January 2025, the Government of India (GoI) has granted approval to **Suzuki Motor Corporation**, headquartered in Shizuoka, Japan, to **acquire a 26% stake** in **NDDB** (National Dairy Development Board) **Mirda Limited**, a bio-gas venture of the NDDB, headquartered in Anand, Gujarat.

- Suzuki Research and Development (R&D) Center India Private Limited, a subsidiary of Suzuki Motor Corporation, signed an agreement with NDDB to invest in NDDB Mirda Limited.
- The total investment for this acquisition is **Rs 34 crore**. Suzuki will initially invest Rs 8.84 crore, with the remaining Rs 25.16 crore to be invested later.

i.This collaboration is part of Suzuki's strategy to use Compressed Bio-Gas (**CBG**) to enhance vehicle sustainability and performance.

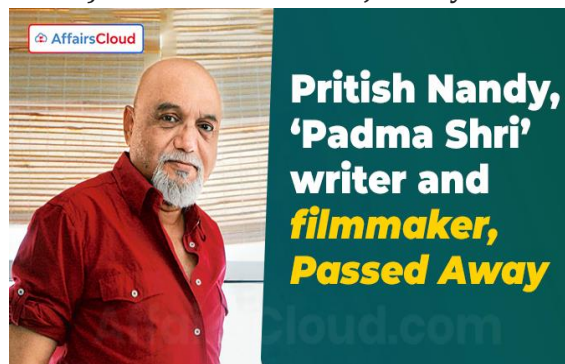
ii.The deal also allows Suzuki to gradually increase its equity to 49%.

Note: In 2023 an agreement was signed between Suzuki, Banas Dairy, and NDDB plans to set up **four dung-based CBG plants** in Banaskantha district of Gujarat, with NDDB constructing the plants, Banas Dairy operating them, and Suzuki providing the funding.

OBITUARY

Renowned Writer-filmmaker and Padma Shri Awardee Pritish Nandy passed away

On January 8 2025, Renowned Writer-filmmaker and Padma Shri Awardee **Pritish Nandy** passed away at the age of **73** in Mumbai (Maharashtra). He was born on 15 January 1951 in Bhagalpur, Bihar.



- Pritish Nandy has received numerous awards including the '**Padma Shri**' award.

About Pritish Nandy:

i.Pritish Nandy was a versatile writer, journalist, poet, filmmaker, and animal rights activist.

- He began his career as a writer, published his 1st poetry collection, 'Of Gods and Olives', in 1967.

ii.Over the years, he published over **40 volumes** of poetry and translated works from Bengali, Urdu, Punjabi, and Sanskrit into English.

iii.In the 1980s, he became the **Publishing Director** of 'The Times of India Group' (Bennett Coleman & Co-Limited). He served as the Editor of prominent publications, including 'The Illustrated Weekly of India', 'The Independent', and 'Filmfare'.

iv.In 1990, he made substantial contributions to Indian cinema through his production company, creating hit films such as Sur (2002), Kaante (2002), Chameli (2003), Jhankaar Beats (2003), Hazaaron Khwaishein Aisi (2005) and Pyaar Ke Side Effects (2006).

- He was the founder of Pritish Nandy Communications Limited (**PNC**), the media and entertainment company.

v. In 1992, he founded People for Animals (PFA), India's 1st animal rights non-governmental organisation (NGO).

- He represented Maharashtra in the Rajya Sabha as a **Shiv Sena** member from 1998 to 2004.

vi. In 1996, he opened India's **1st cyber café** at Hotel Leela Kempinski, Mumbai and in 2010, his web series 'Four More Shots Please!' was nominated for an Emmy Award.

Awards and Honors:

i. In 1997, he received the '**Padma Shri**' India's 4th highest civilian award at the age of 26 for his exceptional contributions to Indian literature.

iii. In 2008, he received the '**KarmaVeer Puraskaar (KVP)**' for his outstanding contributions to the NGO's.

iv. In 2012, he was awarded '**International Humanitarian Award**' at the Genesis Awards from the Humane Society of the United States of America (USA) for his contributions to the film industry.

- He also received the 'Friends of Liberation War Honour' and the EM Forster Literary Award and the United Nations Educational, Scientific and Cultural Organization (UNESCO) Asia Pacific Heritage Award.

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Current Static Banking	1	—	—	—
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Static GK	—	—	—	—
Total	45	38	29	16

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