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# 29 JANUARY

# 2025

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Feb 29 2024 CA Q&A - English  
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Feb 29 2024 CA Quiz - English  
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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

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**PIB News**



February 29 2024 PIB News - English  
Article



February 28 2024 PIB News - English  
Article

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## Hand Written Notes

### NATIONAL AFFAIRS

1)

Highlights <sup>Of</sup> → Prabowo Subianto Djojohadikusumo <sup>Visit to</sup> → India  
(President of Indonesia)

→ Prabowo Subianto - Chief Guest of 76th Republic Day celebration of India

→ 3rd India-Indonesia CEOs Forum <sup>Held in</sup> → New Delhi <sup>To</sup> → ↑ Economic ties in trade & investment  
<sup>MoUs signed b/w both countries</sup>

→ MoHFW <sub>India</sub> + Ministry of Health <sub>Indonesia</sub> <sup>On</sup> → Health Cooperation

→ ICG <sub>Indonesia</sub> + BAKAMLA <sub>Indonesia</sub> <sup>For</sup> → Maritime Safety & Security Cooperation

→ PCIM&H <sub>Ministry of AYUSH</sub> + Indonesian Food <sub>& Drug Authority</sub> <sup>In</sup> → Field of Traditional Medicine QA

→ MeitY <sub>India</sub> + Ministry of Communication <sub>Indonesia</sub> <sup>For</sup> → Digital Development & Digital Affairs

→ Ministry of Culture <sub>India</sub> + Ministry of Culture <sub>Indonesia</sub> <sup>On</sup> → Cultural Exchange <sup>For</sup> → 2025 to 2028

→ Both countries ratified the DCA <sup>To</sup> → ↑ Defence collaboration

→ Agreements on WSIE <sup>To position</sup> → Indonesian ILO <sup>At</sup> → IFC-IOR  
<sub>Haryana</sub>

CEO - Chief Executive Officer

MoU - Memorandums of Understanding

MoHFW - Ministry of Health and Family Welfare

ICG - Indian Coast Guard

BAKAMLA - Badan Keamanan Laut Republik

PCIM&H - Pharmacopoeia Commission for Indian Medicine & Homeopathy

AYUSH - Ayurveda, Yoga, and Naturopathy, Unani, Siddha, and Homoeopathy

QA - Quality Assurance

MeitY - Ministry of Electronics and Information Technology

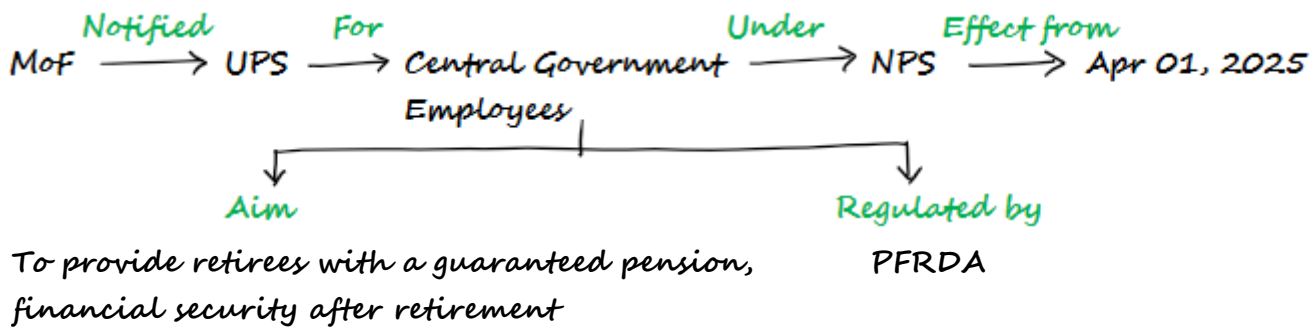
DCA - Defence Cooperation Agreement

WSIE - White Shipping Information Exchange

ILO - International Liaison Officer

IFC-IOR - Information Fusion Centre-Indian Ocean Region

2)



**Note:** In UPS Central govt. contribution  $\uparrow$  to **18.5%** of basic pay & DA from 14%

MoF - Ministry of Finance

UPS - Unified Pension Scheme

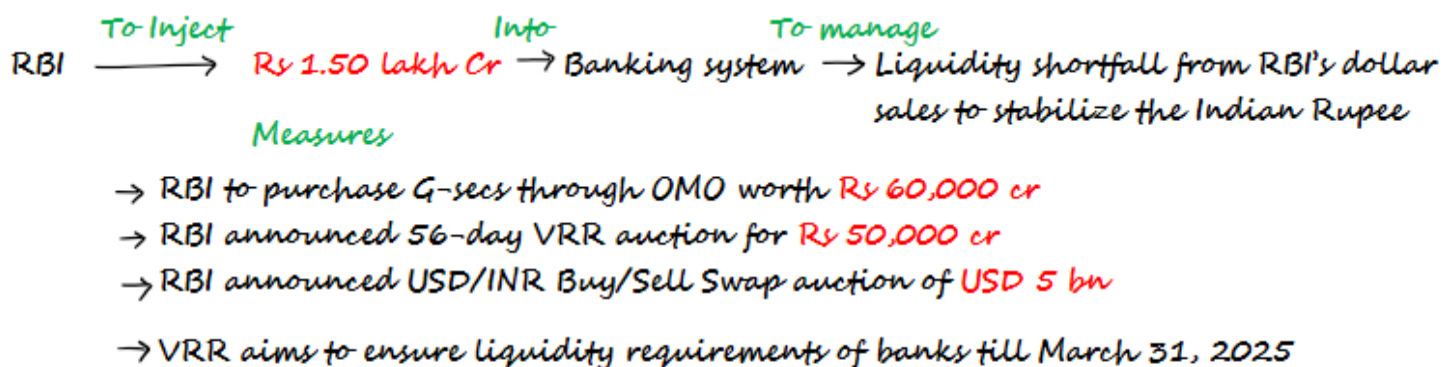
NPS - National Pension System

PFRDA - Pension Fund Regulatory and Development Authority

DA - Dearness Allowance

## BANKING & FINANCE

1)



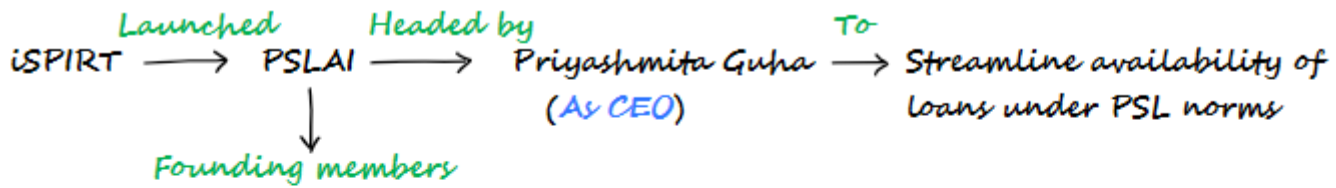
RBI - Reserve Bank of India

G-secs - Government Securities

OMO - Open Market Operations

VRR - Variable Rate Repo

2)



- UGRO Capital Limited,
- India Infoline Finance Limited
- GetVantage Private Limited
- GetGrowth Capital Private Limited.

**Note:** For PSL - Banks must allocate at least **40%** of their ANBC

iSPIRT - Indian Software Product Industry Round Table

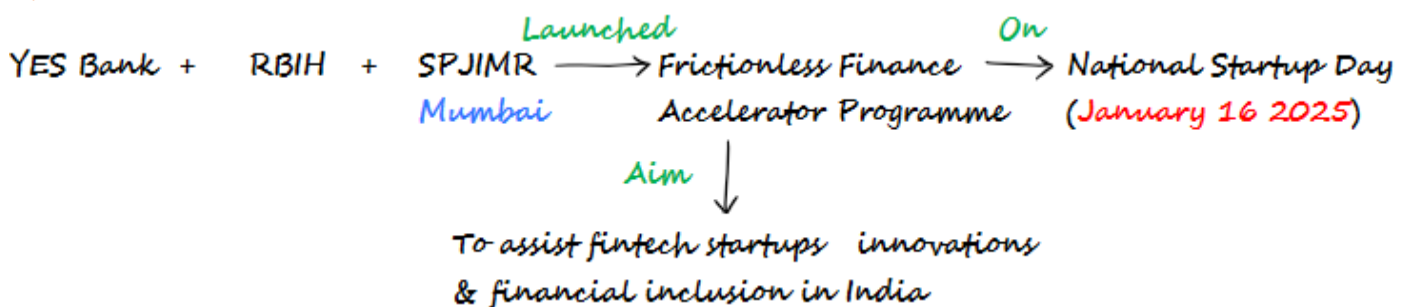
PSLAI - Priority Sector Lenders Association of India

CEO - Chief Executive Officer

PSL - Priority Sector Lending

ANBC - Adjusted Net Bank Credit

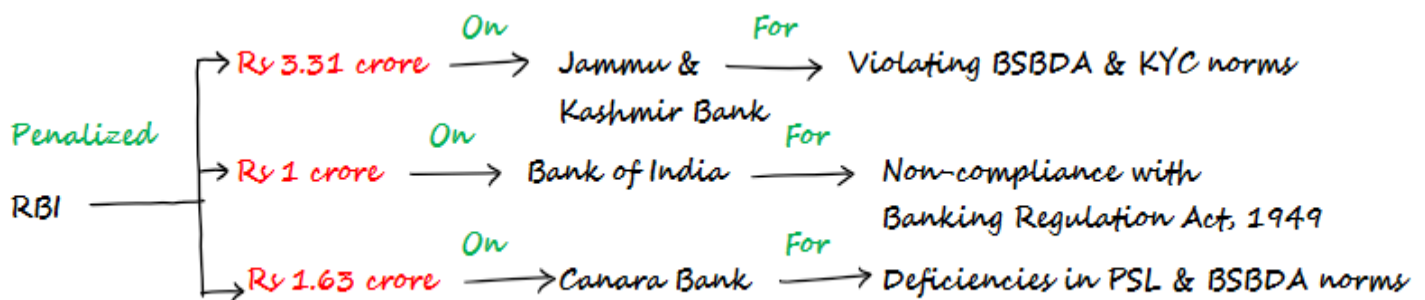
3)



RBIH - Reserve Bank Innovation Hub

SPJIMR - S.P. Jain Institute of Management and Research

4)



RBI - Reserve Bank of India

BSBDA - Basic Savings Bank Deposit Account

KYC - Know Your Customer

PSL - Priority Sector Lending

5)

BIMTECH <sup>Launched</sup> → BIMCOIN → Blockchain-based <sup>For</sup> → Secure payments & transactions b/w  
UP digital currency students, vendors, & administrators  
↓  
1<sup>st</sup> business management institute in India  
to launch, following IIT Madras

BIMTECH - Birla Institute of Management Technology

UP - Uttar Pradesh

IIT - Indian Institute of Technology

6)

HSBC India <sup>Launched</sup> → HSBC TravelOne Credit Card <sup>To</sup> → Provide convenient & valuable  
benefits to those who travel frequently

HSBC - Hongkong and Shanghai Banking Corporation Limited

## AWARDS & RECOGNITIONS

1)

Forbes <sup>Released</sup> → 1<sup>st</sup> Forbes 50 Over 50 <sup>Topped by</sup> → Quarraisha Abdool Karim  
USA Global List 2025

List of Top 5 Women

Rank	Name	Designation	Country
1	Quarraisha Abdool Karim	Cofounder & Associate Scientific Director, CAPRISA	South Africa
2	Rafaela Aponte-Diamant	Co-owner, MSC	Switzerland
3	Urmila Asher	Founder, Guju Ben Na Nasta	India
4	Margaret Atwood	Author	Canada
5	Farana Boodhram	Founder, MiDesk Global	South Africa

India Women in the List

Rank	Name	Designation
3	Urmila Asher	Founder, Guju Ben Na Nasta
32	Kiran Mazumdar-Shaw	Founder, Biocon India
37	Sheela Patel	Activist & Co-founder, SPARC

USA - United States of America

MSC - Mediterranean Shipping Company

CAPRISA - Center for the AIDS Programme of Research in South Africa

SPARC - Society for Promotion of Area Resource Centres



## INTERNATIONAL AFFAIRS

1)

- Highlights → <sup>Of</sup> 55<sup>th</sup> Annual Meeting of WEF → <sup>Theme</sup> Collaboration for the Intelligent Age → <sup>Held</sup> Switzerland
- ↓
- 13 industrial clusters joined WEF's Transitioning Industrial Clusters initiative (total ↑ to 33)
    - Australia, Brazil, Colombia, India(5), the Netherlands, Saudi Arabia, Sweden, Thailand
    - 5 Indian clusters joined
      - Gopalpur Industrial Park (Odisha)
      - Kakinada Cluster (Andhra Pradesh)
      - Kerala Green Hydrogen Valley (Kerala)
      - Mundra Cluster (Gujarat)
      - Mumbai Green Hydrogen Cluster (Maharashtra)
  - 7 countries joined GPAP - Total ↑ to 25
    - Angola, Bangladesh, Gabon, Guatemala, Kenya, Senegal, & Tanzania
  - Awards
    - 31<sup>st</sup> Annual Crystal Award → Riken Yamamoto (Japan) - Renowned architect
    - Diane von Furstenberg (Belgium) - Fashion designer, philanthropist
    - David Beckham (UK) - UNICEF Goodwill Ambassador
  - 21<sup>st</sup> Edelman Trust Barometer <sup>Report</sup> → Trust of general population in the government
    - Rank 1 - China
    - Rank 2 - Indonesia
    - Rank 3 - India
  - Geoeconomic fragmentation ↓ Global GDP to USD 5.7 trn (up to 5% of global GDP)
  - Appointment
    - Member of Global Arts and Culture Council → Anant Singh (Indian-origin South African filmmaker)

WEF - World Economic Forum

UNICEF - United Nations Children's Fund

GPAP - Global Plastic Action Partnership

GDP - Gross Domestic Product

UK - United Kingdom

2)

WHO <sup>Declared</sup> → Georgia → 45<sup>th</sup> country & 1<sup>st</sup> in <sup>To be</sup> → Malaria-free  
WHO European Region

WHO - World Health Organization

## SPORTS

1)

113<sup>th</sup> Australian Open 2025 <sup>Held</sup> → Melbourne, Australia



### Category

### Winner

### Runner-Up

Men's Singles	Jannik Sinner (Italy)	Alexander Zverev (Germany)
Women's Singles	Madison Keys (USA)	Aryna Sabalenka (Belarus)
Men's Doubles	Harri Heliovaara (Finland) & Henry Patten (Britain)	Simone Bolelli & Andrea Varassori (Italy)
Women's Doubles	Katerina Siniakova (Czech Republic) & Taylor Townsend (USA)	Hsieh Su-Wei (Taiwan) & Jelena Ostapenko (Latvia)
Mixed Doubles	Olivia Gadecki & John Peers (Australia)	Kimberly Birrell & John- Patrick Smith (Australia)

### Australian Open Deaf Championships 2025

Men's singles	Prithvi Sekhar (India) (2 <sup>nd</sup> consecutive victory)	Olivier Grave (France)
---------------	---	------------------------

USA - United States of America

2)

9<sup>th</sup> Johor International <sup>Won</sup> → Iniyan Panneerselvam <sup>Defeated</sup> → GM Nguyen Van Huy  
Open Chess Tournament (Erode, Tamil Nadu) (Vietnam)

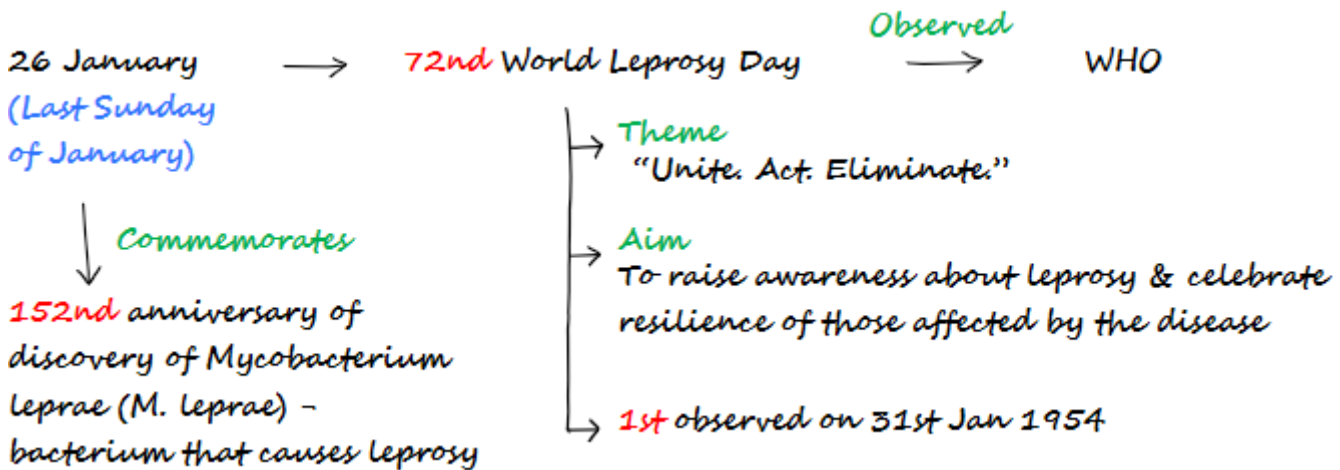


Organized by

Johor Chess Association  
(Malaysia)

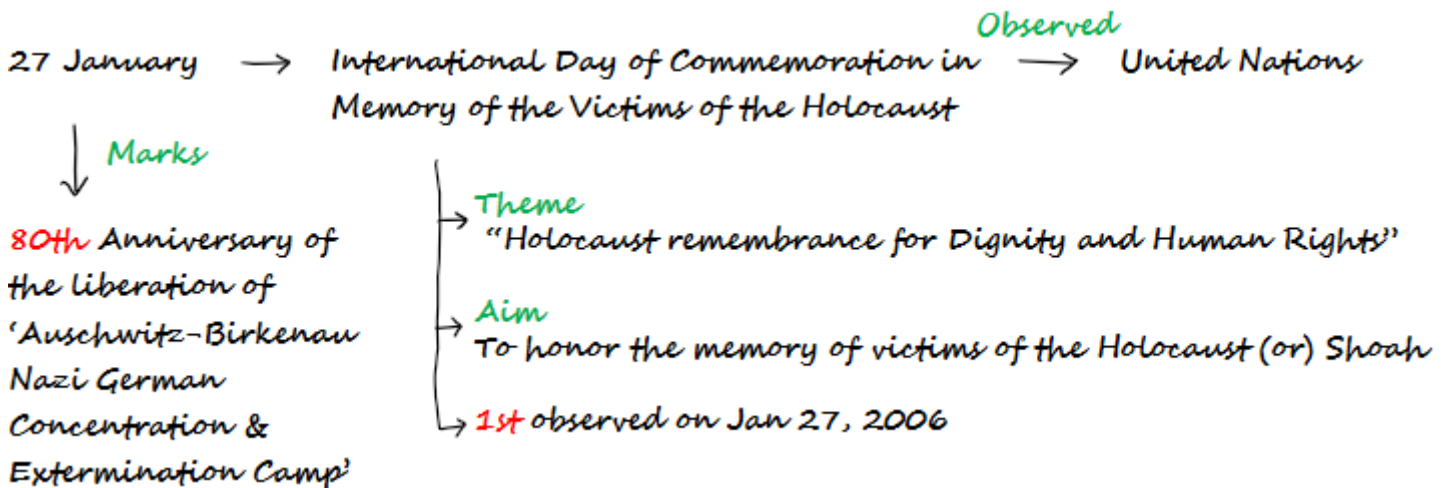
## IMPORTANT DAYS

1)



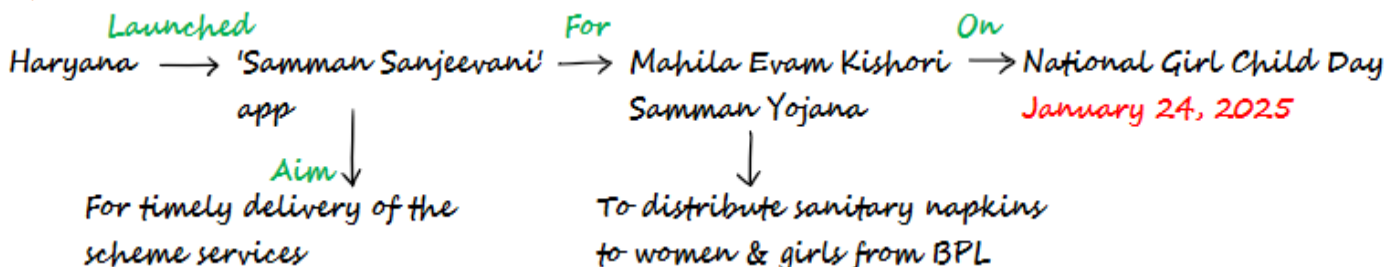
WHO - World Health Organisation

2)



## STATE NEWS

1)



BPL - Below Poverty Line

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## Less Important NEWS

- [Cipla launches CipAir mobile app for first-line asthma screening in India](#)
- [Accel raises \\$650 million early-stage fund for start-ups in India and Southeast Asia](#)
- [North Korea says test of new hypersonic missile successful](#)
- [Kiran Jadhav wins air rifle gold in Lakshya Cup](#)
- [Oscars 2025: Suriya's 'Kanguva' joins 6 other Indian films in the contenders' list](#)



## **Detailed Content**

**Current Affairs 29 January 2025 : Headlines**



**AFFAIRSCLOUD TODAY**

**ENGLISH**



**55th Annual Meeting of World Economic Forum begins in Switzerland from January 20-24, 2025 - Part I**

WORLD ECONOMIC FORUM  
Annual Meeting  
Davos, Switzerland  
20-24 January 2025



**Australian Open**

**Jan 6 to 26, 2025**

**CURRENT AFFAIRS**

**29 JANUARY 2025**

- Overview of Indonesian President Prabowo Subianto Djojohadikusumo's visit to India from January 23-26, 2025
- MoF Notified Unified Pension Scheme for Central Government Employees, to be Effective from April 01, 2025
- 55th Annual Meeting of WEF held in Switzerland from January 20-24, 2025 : Part I
- WHO Declares Georgia as the 45th Malaria-Free Country
- RBI Announced Series of Steps to Inject Rs 1.50 lakh Crore into the Banking System
- iSPIRT Launches PSLAI to Strengthen MSME Financing
- HSBC India Launches 'HSBC TravelOne Credit Card' for Frequent Travelers
- YES Bank Launches Frictionless Finance Accelerator Programme in Partnership with RBIH and SPJIMR
- RBI Penalizes J&K Bank, BoI, Canara Bank for Regulatory Non-Compliance
- BIMTECH launches Blockchain-Based Digital Currency "BIMCOIN"
- Three Indian Women Make It to Forbes 50 Over 50 Global List 2025, with Quarraisha Abdool Karim Ranking First
- Australian Open 2025: Jannik Sinner & Madison Keys Win Men's and Women's Singles Title
- Indian GM Iniyan Panneerselvam wins 9th Johor International Chess title
- World Leprosy Day – January 26 2025
- International Day of Commemoration in Memory of the Victims of the Holocaust 2025 – January 27
- "Samman Sanjeevani" App launched in Haryana on National Girl Child Day

## NATIONAL AFFAIRS

### Overview of Indonesian President Prabowo Subianto Djojohadikusumo's visit to India from January 23-26, 2025

President of Indonesia, Prabowo Subianto Djojohadikusumo, visited India from **January 23 to 26, 2025**, at the invitation of Prime Minister (PM) of India Narendra Modi. This visit marked his 1st bilateral trip to India commemorating the 75th Anniversary of India-Indonesia Diplomatic Relations.



- On January 26 2025, Indonesian President Prabowo Subianto Djojohadikusumo attended the **76th Republic Day celebration of India** as the **Chief Guest** held at Kartavya Path, New Delhi (Delhi). He was the 4th Indonesian leader to be honoured as India's Republic Day Chief Guest.
- This marks the **1st time**, a 190-member ensemble band from the Indonesian Military Academy (Akmil), and a 152-personnel marching contingent from Indonesian National Armed Forces (TNI) participated in the Republic Day Parade in India.

#### Highlights of the visit:

##### Key Meetings:

- During his visit, Indonesian President Prabowo Subianto held bilateral discussions with Narendra Modi, PM of India and Droupadi Murmu, President of India.
- He also held meetings with Vice President (VP) Jagdeep Dhankhar and External Affairs Minister (EAM) Dr. S. Jaishankar.
  - Both countries reviewed bilateral cooperation in several fields, including politics, defence, security and trade.

##### 3rd India-Indonesia Chief Executive Officers (CEOs) Forum:

- On January 25 2025, the 3rd India-Indonesia Chief Executive Officers (CEOs) Forum held in New Delhi on the sidelines of the Indonesian President's visit to India.
  - The forum was co-chaired by Ajay Shriram of India and Anindya Novyan Bakrie of Indonesia.
- During the event, the co-chairs presented the **joint report to EAM Subrahmanyam Jaishankar**, India and **Sugiono**, Foreign Minister of Indonesia in the presence of the Indian PM Narendra Modi and Indonesian President Prabowo Subianto to strengthen economic ties and develop bilateral cooperation in trade and investment.
- This joint statement outlining five key sectors of business priority: healthcare, food and agriculture, manufacturing, energy, and technology.

##### India-Indonesia Signed MoUs and Cooperation Agreements:

The visit of Indonesian President to India witnessed the signing and renewal of **five** Memorandums of Understandings (MoUs) covering diverse areas such as health, traditional medicine, and maritime security.

- The Ministry of Health and Family Welfare (MoHFW), India and the Ministry of Health, Indonesia have signed a Memorandum of Understanding (MoU) on Health Cooperation.
- A renewal of the MoU on Maritime Safety and Security Cooperation has been established between the

Indian Coast Guard(ICG) and Badan Keamanan Laut Republik (BAKAMLA) (the Indonesian Maritime Security Agency), Indonesia.

iii.The Pharmacopoeia Commission for Indian Medicine & Homeopathy (PCIM&H), Ministry of AYUSH(Ayurveda, Yoga, and Naturopathy, Unani, Siddha, and Homoeopathy), India and the Indonesian Food and Drug Authority have signed an MoU in the field of Traditional Medicine Quality Assurance (QA).

iv.An MoU on Cooperation in the Fields of Digital Development has been signed between the Ministry of Electronics and Information Technology(MeitY), India and the Ministry of Communication and Digital Affairs, Indonesia.

v.A Cultural Exchange Program between the Ministry of Culture, MoC (India) and the Ministry of Culture(Indonesia), was also signed for the time period 2025-2028.

### **India-Indonesia Strengthen Defence and Maritime Cooperation:**

i.**Defence Cooperation Agreement (DCA):** India and Indonesia ratified the DCA to enhance defence collaboration, focusing on modernization and sharing expertise.

ii.**Joint Defence Cooperation Committee (JDCC):**

The JDCC continue to drive bilateral defence cooperation and initiatives, with regular meetings and coordination between Defence Ministers.

iii.**Naval and Military Exercises:** Both countries are engaged in biannual **India-Indonesia Coordinated Patrol**, as well as joint exercises like Ex Garuda Shakti (Army) and Ex Samudra Shakti (Naval).

- They also participate in multilateral exercises like Milan, Komodo, Tarang Shakti, and Super Garuda Shield.

iv.**Cadet and Defence Education Exchanges:** Agreements for cadet exchanges between their Naval Academies and Defence Universities, to deepen educational cooperation.

v.**Maritime Security Cooperation:** The two countries are committed to ensuring secure sea lanes, with mutual interest in Hydrography and Submarine Search and Rescue cooperation.

- They are also engaged in White Shipping Information Exchange (WSIE) agreements and have agreed to station an Indonesian International Liaison Officer (ILO) at the Information Fusion Centre-Indian Ocean Region (IFC-IOR) in Gurugram, Haryana India.

vi.**Terrorism and Counter-Terrorism Cooperation:** Both countries have pledged to combat terrorism and prevent online radicalization.They support mechanisms to counter extremist ideologies and agreed to renew the MoU on Counter-Terrorism Cooperation.

- The '6th Joint Working Group Meeting on Counter-Terrorism' was held in Jakarta, Indonesia on 23 August 2024.

vii.**Regional Maritime Safety:** Both nations will continue to cooperate on maritime safety and security in the Straits of Malacca and Singapore (SOMS) to ensure unhindered economic growth in the region.


### **About Indonesia:**

**President-** Prabowo Subianto Djojohadikusumo


**Capital-** Jakarta

**Currency-** Indonesian Rupiah (IDR)





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## MoF Notified Unified Pension Scheme for Central Government Employees, to be Effective from April 01, 2025

In January 2025, the Ministry of Finance (**MoF**) notified the Unified Pension Scheme (**UPS**) as an option for central government employees who are already covered under the National Pension System (**NPS**). The scheme aims to offer retirees a guaranteed pension, ensuring financial security and dignity post-retirement.



- As per MoF, the Pension Fund Regulatory and Development Authority (**PFRDA**) will monitor UPS regulations and provide operational guidelines.
- The scheme will come into effect from **April 01, 2025**.

### Background:

i. The UPS is an upgrade of the existing **NPS**, which was introduced on 1st January, 2004 by Atal Bihari Vajpayee government and has replaced the Old Pension Scheme (**OPS**).

- NPS was initially introduced for government employees. Later in 2009, it was expanded to cover all sectors.

ii. The UPS was recommended as an alternative scheme to address the concerns of government employees about NPS, by a high-level committee headed by **T.V. Somanathan**, Cabinet Secretary, in April 2023.

iii. In August 2024, the Union Cabinet led by Prime Minister (PM) Narendra Modi has approved the UPS for central government employees. The UPS combines the benefits of existing **NPS** and **OPS**.

### About Unified Pension Scheme (UPS):

i. UPS is **voluntary** for existing employees under NPS and those opting for Voluntary Retirement Scheme (**VRS**) under NPS, to switch to UPS or not. But, once switch is made to UPS then, it cannot be reversed.

ii. The scheme is **contributory** in nature, wherein the central government employees will be required to contribute **10%** of their basic salary and Dearness Allowance (DA).

- The central government has increased its contribution from 14% (currently under NPS) to **18.5%**.

iii. The scheme is open for all state governments in India to adopt it in their respective states.

- Maharashtra was the 1st state, which has implemented UPS for its government employees with effective from March 2024.

### Eligibility Criteria :

i. **Superannuation:** Employees who retire after completing at least **10 years** of qualifying services, are eligible for an assured payout.

ii. **Retirement under FR 56 (j):** Employees who are retired by the Government of India (GoI) under the provision of **Fundamental Rules (FR) 56 (j)**, which allows retirement in the public interest for efficiency, before the regular superannuation.

- The retirement under FR 56 (j) is not a penalty under the Central Civil Services (Classification, Control, and Appeal) Rules, 1965.

iii. **Voluntary Retirement with minimum 25 years of service:** Employees who take Voluntary Retirement (VR) after completing minimum 25 years of service are eligible for the scheme.



- However, in this case, the payout will start from the date the employee would have attained the age of superannuation, had they continued working.

**Note:** MoF has clarified that the assured pension will not be offered to employees who are dismissed, removed, or resign from service, in such cases; the UPS option will not be available.

**Key Rules for Assured Pension under UPS:**

**i.Full Assured Pension:** Under the UPS, all central government employees who have served for minimum **25 years**, will receive **50%** of their last drawn salary from the past 12 months before superannuation as pension.

**ii.Proportionate Pension for shorter services:** The pension will be proportionate for those with shorter service periods (less than 25 years) of qualifying service, based on their service time.

**iii.Assured Pension for VR:** For employees retiring voluntarily after completing 25 years of service, the assured payout/pension will start from the date they would have attained the age of superannuation (had they continued in service until official retirement).

**iv.Assured family pension:** The scheme has a provision of family pension, in case of an employee's death. The family of the deceased employee will be eligible to receive **60%** of the pension amount that employee was receiving immediately before his death.

- The pension will be provided to the legally wedded spouse of the deceased, according to the date of superannuation, VR or retirement under FR 56 (j).

**v.Assured minimum pension:** The scheme has a unique feature of assured minimum pension for those employees who have served for **at least 10 years**, will be entitled to receive a minimum pension benefit of **Rs 10,000 per month** on superannuation.

**vi.Inflation Indexation:** The assured pension, family pension, and minimum pension will be indexed to inflation. Also, UPS subscribers will be entitled to receive Dearness Relief (DR), based on the All India Consumer Price Index for Industrial Workers (**AICPI-IW**) as in the case of serving employees.

**vii.Lumpsum payment at superannuation:** Apart from gratuity, UPS subscribers will receive a lumpsum payment equivalent to 1/10th (**10%**) of their monthly emoluments (pay + DA) as of the retirement date for every completed **6 months** of service.

- This payment will not affect or change the assured pension amount.

**Recent Related News:**

In December 2024, the Department of Revenue (DoR), Ministry of Finance (MoF) has notified that the Government of India (GoI) has withdrawn the Special Additional Excise Duty (SAED), commonly known as the Windfall tax, thereby eliminating levies on Aviation Turbine Fuel (ATF), crude oil, petrol, and diesel. This move, effective immediately, aims to enhance profitability in the oil sector, foster growth in the energy industry, and boost exports.

- Alongside, the Road and Infrastructure Cess (RIC) on petrol and diesel exports has also been removed.

## INTERNATIONAL AFFAIRS

### 55th Annual Meeting of WEF held in Switzerland from January 20-24, 2025 : Part I

The **55th** Annual Meeting of the World Economic Forum (**WEF 2025**) was held from January 20-24, 2025 in Davos-Klosters, **Switzerland**.

- The annual meeting is based on the theme "**Collaboration for the Intelligent Age**" with the event organized around five sub-themes: Reimagining growth, Industries in the intelligent age, Investing in people, Safeguarding the planet and Rebuilding trust

- The event witnessed the participation of around 3,000 global leaders featuring over 350 government leaders (including 60 heads of state), business and civil society leaders, prominent scientific and cultural thinkers from more than 130 countries.



### Highlights of 55th Annual Meeting of WEF:

#### India's participation at WEF 2025:

i. The Indian delegation to the WEF 2025 was headed by Union Minister **Ashwini Vaishnaw**, Ministry of Railways(MoR), Ministry of Information and Broadcasting(MIB) and Ministry of Electronics and Information Technology(MeitY) with a vision of the country's growth as One Nation, One Voice.

- He led the largest ever Indian delegation to the forum, with 5 Union ministers, 3 Chief Ministers(CMs) and several other state leaders.

ii. The delegation also included Union Minister Chandrakant Raghunath Patil, Ministry of Jal Shakti (MoJS), Union Minister Ram Mohan Naidu Kinjarapu, Ministry of Civil Aviation (MoCA), Union Minister Chirag Paswan, Ministry of Food Processing Industries (MoFPI), Union Minister of State(MoS) (Independent Charge I/C) Jayant Chaudhary, Ministry of Skill Development & Entrepreneurship (MSDE), Andhra Pradesh CM N Chandrababu Naidu, Telangana CM Revanth Reddy and Maharashtra CM Devendra Fadnavis.

- Jayant Chaudhary** represented India at the forum to share the country's vision of developing a skilled workforce, promoting innovation, and advancing sustainable development.

iii. **8 Indian states** represented at WEF 2025 – Kerala, Telangana, Uttar Pradesh (UP), Andhra Pradesh (AP), Maharashtra, Tamil Nadu(TN), Karnataka, and West Bengal(WB).

- The meeting was attended by more than **65** Indian business representatives.

iv. India participated in the 'Artificial Intelligence (AI) and Foreign Direct Investment (FDI): Challenges and Opportunities for Sustainable Investment' session, which was jointly organized by **Invest India**, Department for Promotion of Industry and Internal Trade(DPIIT), Ministry of Commerce and Industry(MoC&I) and World Association of Investment Promotion Agencies(**WAIPA**) and supported by World Investment for Development Alliance (**WIDA**).

- WIDA is a global platform of 13 organizations that focuses on promoting sustainable and inclusive investment through collaborative efforts.

#### 13 industrial clusters join WEF:

i. **13** new industrial clusters from **Australia, Brazil, Colombia, India(5), the Netherlands, Saudi Arabia, Sweden, Thailand**, and the United Kingdom (**UK**) have joined the WEF's Transitioning Industrial Clusters initiative, bringing the total to **33** across **16** countries and **5** continents.

- This initiative was launched at COP26 in 2021 with an aim to reduce Greenhouse Gas emissions (GHGs) while promoting economic growth and job creation.

ii. These clusters can reduce **832 million tonnes** of carbon dioxide(CO<sub>2</sub>)-equivalent emissions annually while contributing **USD 492 billion** to global Gross domestic product (GDP) and support 4.3 million jobs.

#### 5 new Indian industrial clusters join WEF:

i. **Gopalpur Industrial Park (Odisha)**– Focused on attracting investments in green energy.

ii. **Kakinada Cluster (AP)**– A port-based hub for decarbonization solutions like green ammonia and hydrogen.

iii. **Kerala Green Hydrogen Valley (Kerala)**– supports hydrogen-powered transport strategy.

iv. **Mundra Cluster (Gujarat)**– Integrates green power with infrastructure for large-scale industrial projects.

v. **Mumbai Green Hydrogen Cluster (Maharashtra)**– Promotes the green hydrogen economy.

**Note:** The other clusters include – Cartagena Industrial Cluster (Colombia), Hunter Region (Australia), Jubail Industrial City (Saudi Arabia), Port of Açu Low Carbon Hub (Brazil), Port of Rotterdam (the Netherlands), Saraburi Sandbox (Thailand), The Solent Cluster (the UK) and Tranzero Initiative (Sweden).

### Crystal Award Winners 2025:

i. The **31st** Annual Crystal Award was announced at the WEF 2025 in Davos-Klosters.

- The Crystal Awards 2025 was presented by **Hilde Schwab**, Chairwoman and Co-Founder of the WEF's World Arts Forum.

ii. The recipients of the award included renowned architect and 2024 Pritzker Prize laureate **Riken Yamamoto** from Japan, celebrated fashion designer, philanthropist and champion of women's rights **Diane von Furstenberg** from Belgium, and UNICEF Goodwill Ambassador and global advocate for children's rights **David Beckham** from UK.

### About Crystal Award:

The Crystal Award is given to those cultural leaders who have made notable contributions in promoting social, environmental and creative progress worldwide.

### India Slips to 3rd Place in Edelman Trust Barometer 2025 Rankings; China topped

The **25th** edition of **Edelman Trust Barometer** was launched during the WEF 2025 in Switzerland. According to the report, **India** slipped to **3rd** spot in terms of the trust of the general population in the government, businesses, media and NGOs. **China** topped the list followed by Indonesia at the 2nd spot.

- The report was made after a survey of more than **33,000** respondents across **28** countries with Japan replacing the UK at the bottom.

### Key Points:

i. **India** ranked low at **13th** place when it comes to trust of people in other countries, in companies with Indian headquarters.

- Within the high-income group, **India** was ranked **fourth** after Indonesia, Saudi Arabia and China.

ii. **Canada** topped this list of **foreign-headquartered companies**, followed by **Japan, Germany**, the UK, France and the United States of America (USA), while those ranked higher than India also included Mexico, South Africa, Saudi Arabia, China and Brazil.

iii. Despite the overall decline in trust, **India** (75) remains one of the most trusted countries among developing nations including China (77%), Indonesia (76), and the UAE (72).

- Five of the largest 10 global economies were among the least trusting nations – **Japan** (the least trusting at 37%), Germany (41), the UK (43), the US (47) and France (48).

### WMO Unveiled Framework for Business Engagement in EWS:

During the WEF 2025, Celeste Saulo, Secretary-General of the World Meteorological Organisation (**WMO**) presented a white paper titled 'Catalysing Business Engagement in Early Warning Systems (EWS)' co-authored with the WEF and The Australian National University(ANU), Australia.



- It presented a strategy to use private sector capabilities in innovation, data utilization, and operational efficiency to adapt and mitigate the impacts of extreme weather.
- The WMO will work with governments and businesses to execute the strategies mentioned in the white paper, to close the global early warning gap by 2030, in alignment with the **Early Warnings For All Initiative**.

### Key Highlights:

The report introduced a framework to increase business participation through:

**i. Innovation in Technology**– Use of Artificial Intelligence (AI), Internet of Things (IoT), and big data can help businesses to make weather-driven operational decisions.

**ii. Operational Optimization**– Companies can use EWS data to make preventive supply chain adjustments, reduce operational risks, and create climate-resilient products.

**iii. Corporate Social Responsibility (CSR)**- EWS can help in achieving CSR goals by helping businesses protect communities and build trust.

### With 7 new members GPAP expands to 25 countries:

During the WEF 2025, 7 countries from Africa – **Angola, Bangladesh, Gabon, Guatemala, Kenya, Senegal, and Tanzania**– joined the Global Plastic Action Partnership (**GPAP**), bringing a total to **25** countries with a combined population of over 1.5 billion people.

- GPAP was launched during the WEF's Sustainable Development Summit in 2018.
- **Maharashtra** state, through its Ministry of Environment and Climate Change, has joined the GPAP in 2022.
- It will find solutions to tackle challenges such as promoting sustainable materials, strengthening recycling systems, reducing GHGs etc.

**Note:** The plastics sector is responsible for an estimated 1.8 billion tonnes of GHGs emissions annually, and much of this comes from the disposal and degradation of plastics.

### Growing geoeconomic fragmentation can decrease global GDP by USD 5.7 trillion: WEF

**i.** The [Navigating Global Financial System Fragmentation report : January 2025](#) developed in collaboration with **Oliver Wyman** was released at the event which estimated that fragmentation resulting from statecraft policies could cost the global economy USD 0.6 trillion to **USD 5.7 trillion** – up to **5%** of global Gross Domestic Product (GDP) – due to reduced trade and cross-border capital flows as well as lost economic efficiencies.

- It could also increase global inflation by more than **5%** in a very high fragmentation scenario.
- The report shows that the economic impact of rising geoeconomic fragmentation could cross the disruptions caused by the 2008 financial crisis or the COVID-19 pandemic.

**ii.** In the most extreme fragmentation scenario, Eastern and Western blocs could observe GDP growth decline by over **10%** – with **India, Brazil, Türkiye**, and emerging economies in **Latin America, Africa** and **South-East Asia** bearing the greatest burden.

### Anant Singh appointed to GACC:

**i.** Indian-origin South African filmmaker **Anant Singh** has been appointed to the Global Arts and Culture Council (**GACC**) at the GACC's inaugural meeting held at WEF 2025.

- He is known for highlighting apartheid, Human Immunodeficiency Virus(HIV)/Acquired Immuno Deficiency Syndrome(AIDS), and gender-based violence through his films and one such film is 'Long Walk to Freedom, a biopic of Nelson Mandela.
- He was honored with WEF's Crystal Award in **2001**.

**ii.** Other notable members of the council include- Sharmeen Obaid-Chinoy (Academy award-winning film director); George Osbourne (Chair of the British Museum); Renee Fleming (World-renowned Soprano) and Hany Ulrich Obrist (Artistic Director of the Serpentine Gallery).



- Andrea Bocelli (World-renowned Tenor); Deborah Rutter (President of the John F Kennedy Centre for the Performing Arts in the US); Nile Rodgers (Musician, Producer and Founder of the We Are Family Foundation); Jin Xing (Dancer – Actress and Transgender Activist); Yana Peel (Global Head of Arts & Culture – Chanel) and Misty Copeland (Dancer, Author, Producer) are other notable members of the council.

#### **About World Economic Forum(WEF):**

**President** and Chief Executive Officer (CEO)– Børge Brende(Norway)

**Headquarters**– Cologny, Switzerland

**Founded**– 1971

#### **WHO Declares Georgia as the 45th Malaria-Free Country**

In January 2025, the World Health Organization (WHO) declared that **Georgia** officially certified as **malaria-free**, celebrating a major achievement in the country's nearly century-long fight against the disease.



- It has become the **45th** country and the **first** in the WHO European Region to attain malaria-free status.

**Note:** Globally, WHO has certified a total of 45 countries and 1 territory as malaria-free.

#### **Background:**

i.Despite being malaria-free for 25 years, Georgia experienced a re-emergence of the disease in 2002.

ii.In 2005, Georgia, along with nine other countries in the WHO European Region, signed the **Tashkent Declaration**, renewing its commitment to eliminating malaria.

iii.In 2015, Georgia reported zero indigenous cases of malaria, successfully interrupting the transmission of the three main malaria parasite species: *Plasmodium falciparum*, *Plasmodium malariae* and *Plasmodium vivax*.

#### **About WHO malaria-free certification:**

WHO grants certification of malaria elimination to a country when it can demonstrate, beyond a reasonable doubt, that indigenous transmission has been interrupted nationwide for at least **three consecutive years**.

- The final decision on certification is made by the WHO Director-General (DG), based on recommendations from the independent Technical Advisory Group on Malaria Elimination and Certification (TAG-MEC) and validation from the Malaria Policy Advisory Group (MPAG).

#### **About Georgia**

**President** – Mikheil Kavelashvili

**Capital** – Tbilisi

**Currency** – Georgian Lari (GEL)

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## BANKING & FINANCE

### RBI Announced Series of Steps to Inject Rs 1.50 lakh Crore into the Banking System

On January 27 2025, the Reserve Bank of India (**RBI**) announced a series of steps to inject about **Rs 1.5 lakh crore** into the banking system in a phased manner. The main objective of these steps is to address the liquidity shortfall caused by the RBI's intervention in selling dollars to stabilize the Indian Rupee (INR).



#### Other Key Measures:

- i. RBI will purchase Government Securities (**G-secs**) through Open Market Operations (OMO) worth **Rs 60,000 crore** in three tranches of Rs 20,000 crore each.
  - The OMO auctions will be held on January 30, February 13, and February 20, 2025.
- ii. RBI has further announced a 56-day Variable Rate Repo (**VRR**) auction for a notified amount of **Rs 50,000 crore** which is scheduled to be held on February 7, 2025.
  - The VRR aims to ensure liquidity requirements of banks till March 31, 2025.
- iii. As part of various steps to manage liquidity conditions, RBI announced a USD/INR Buy/Sell Swap auction of **USD 5 billion** for a tenor of 6 months to be held on January 31, 2025.
  - Under this swap arrangement, RBI will borrow dollars in exchange for rupees, with the interest cost determined by the price at which it agrees to repurchase the dollars at the end of the tenure.

#### Important Terms:

- i. **VRR**: It acts as a means to infuse short-term liquidity into the banking system. It is a process through which RBI allows banks to borrow at a rate determined by the market generally lower than Repo rate for a maximum period of 14 days.
- ii. **OMO**: It is a quantitative tool of RBI's Monetary Policy, which is used to maintain liquidity in the banking system. It involves buying or selling of G-secs from or to the public and banks.

#### Points to Note:

- The RBI last conducted a USD/INR Buy/Sell Swap auction on March 26, **2019**. Then the swap was for USD 5 billion for 3 years.
- As of January 24, 2025, the banking system faced a significant liquidity deficit of Rs.2.82 lakh crore.
- The 1st such VRR was conducted on January 16, 2025 worth Rs 50,000 crore and standalone primary dealers were allowed to participate in the auction with other eligible bidders.

### iSPIRT Launches PSLAI to Strengthen MSME Financing

In January 2025, the Indian Software Product Industry Round Table (**iSPIRT**), a think tank for India's software industry, launched the **Priority Sector Lenders Association of India (PSLAI)** which was formed under Section 8 of the Companies Act 1972.

- PSLAI will be headed by **Priyashmita Guha** as the Chief Executive Officer (CEO) and run with the help of an accomplished Board of Directors (BoD).



- PSLAI aims to streamline and enhance the availability of loans under Priority Sector Lending (PSL) norms, a critical financial sector for banks and Non-Banking Financial Companies (NBFCs) in India.

#### About PSLAI:

- PSLAI is a non-profit organization focused on promoting loans for sectors outlined by the Reserve Bank of India's (RBI) PSL guidelines.
- The founding members include lending institutions like **UGRO Capital Limited**, India Infoline Finance Limited (**IIFL**), and fintech companies like GetVantage Private Limited and GetGrowth Capital Private Limited.
- PSLAI's goal is to help sectors such as agriculture, small businesses (MSMEs), and affordable housing receive the necessary financial support they need to grow.

#### Key Points:

- As per RBI guidelines, banks must allocate at least **40%** of their Adjusted Net Bank Credit (ANBC) to PSL loans, which leads to an annual disbursement of **Rs 64 trillion** towards sectors like agriculture, Micro, Small, and Medium Enterprises (MSMEs), and affordable housing.
- Currently, the MSME sector which contributes 29% of India's Gross Domestic Product (GDP) and 45.73% of exports faces a credit gap of about **Rs 103 trillion** in the Financial Year 2024 (FY24).
- Despite a demand for credit of **Rs.138 trillion**, only 25% of the formal financing needs of MSMEs are met, with the majority relying on informal credit sources.
  - To address this issue, the PSLAI was established to improve credit access for MSMEs by leveraging technology.

#### Objectives of PSLAI:

- Credit Disbursements:** PSLAI aims to double the Rs 64 trillion currently disbursed annually under PSL and reach Rs 130 trillion in the next 3-5 years.
- MSME Growth:** MSMEs will benefit from innovative lending solutions using Digital Public Infrastructure (DPI), such as Open Credit Enablement Network (OCEN), which assesses borrowers' creditworthiness based on cash flow data.
- New Lender Categories:** PSLAI plans to establish a new category of NBFC-PSL focusing on PSL loans, similar to existing categories like NBFC-Micro Finance Institutions (NBFC-MFIs) & NBFC-Housing Finance Companies (NBFC-HFCs).

#### About Priority Sector Lenders Association of India (PSLAI):

Chief Executive Officer (CEO)- Priyashmita Guha

**Headquarters-** Mumbai, Maharashtra

**Established-** 2025

## HSBC India Launches 'HSBC TravelOne Credit Card' for Frequent Travelers

In January 2025, Hongkong and Shanghai Banking Corporation Limited, India (**HSBC India**) introduced '**HSBC TravelOne Credit Card**', to provide convenient and valuable benefits to those who travel frequently.

- This card offers a variety of benefits, such as the ability to instantly redeem rewards across airline and hotel partners.
- The joining fee of the card is **Rs.4,999**. Afterwards, the annual fee is Rs.4,999, or free if you spend more than Rs.800,000 a year.

**i.New users** who spend Rs 10,000 within the first 30 days will receive Rs 1,000 cashback, Rs 3,000 in PostCard vouchers, and a three-month EazyDiner Prime Membership.

- Users who spend over Rs 12 lakh annually will receive an additional 10,000 bonus reward points.

**ii.**The card also provides purchase protection of up to USD 20,000 annually.

**iii.**The card offers 6 local and 4 international airport lounge visits each year, along with discounts on holiday bookings, car rentals, and lifestyle experiences.

## YES Bank Launches Frictionless Finance Accelerator Programme in Partnership with RBIH and SPJIMR

In January 2025, **YES Bank Limited**, based in Mumbai, Maharashtra, in partnership with the Reserve Bank Innovation Hub (**RBIH**) in Bengaluru, Karnataka, and the S.P. Jain Institute of Management and Research (**SPJIMR**) in Mumbai, launched the **Frictionless Finance Accelerator Programme** on the occasion of National Startup Day (January 16 2025).

- This initiative aims to assist fintech startups in overcoming challenges, scaling their innovations, and promoting financial inclusion in India.

**i.**The programme will **focus on innovations** in digital lending, Artificial Intelligence (AI)-powered risk management, blockchain-based payments, and financial inclusion (FI).

**ii.**Startups will receive **support from** RBIH, SPJIMR, and YES Bank, with platforms like YES Connect helping them navigate regulations, improve business models, and foster growth through partnerships with fintechs, industry leaders, and regulators.

**iii.**The programme is in line with the growing investment in global venture capital, which reached USD 314 billion in 2024, and the projected USD 20 trillion global digital economy by 2030.

## RBI Penalizes J&K Bank, BoI, Canara Bank for Regulatory Non-Compliance

In January 2025, the Reserve Bank of India (**RBI**) imposed penalties on 3 major banks for failing to comply with regulatory guidelines.

- The banks include the Srinagar, Jammu & Kashmir based Jammu and Kashmir Bank Limited (J&K Bank), Mumbai (Maharashtra) based Bank of India Limited (BoI) and Bengaluru (Karnataka) based Canara Bank Limited.

**i.J&K Bank** was fined **Rs 3.31 crore** for violations related to financial inclusion, particularly in areas like Basic Savings Bank Deposit Account (BSBDA) norms, Know Your Customer (KYC) compliance, and loan and advance restrictions.

**ii.BoI** faced a penalty of **Rs 1 crore** for non-compliance with specific provisions of the Banking Regulation Act, 1949.

**iii.Canara Bank** received a penalty of **Rs 1.63 crore** for deficiencies in priority sector lending, deposit interest rate regulations, and financial inclusion measures, specifically around BSBDA.



### BIMTECH launches Blockchain-Based Digital Currency "BIMCOIN"

In January 2025, Birla Institute of Management Technology (**BIMTECH**) in Greater Noida, Uttar Pradesh (UP), a top Indian business school, launched '**BIMCOIN**', a blockchain-based digital currency for its ecosystem.

- Following the Indian Institute of Technology (IIT) Madras, Chennai, (Tamil Nadu, TN), BIMTECH has become the **1st business management institute** in India to launch a blockchain-based digital currency.
- This initiative aligns with the **Viksit Bharat 2047** aims to streamline payments and transactions among students, vendors, and administrators through a secure, transparent, and decentralized platform.

i. **BIMCOIN** operates on a blockchain, offers features like decentralization, transparency, and smart contracts.

ii. It enhances security, protects against fraud, and promotes ethical practices while serving as a comprehensive educational tool for students to gain hands-on experience in blockchain technology and digital currencies.

## AWARDS & RECOGNITIONS

### Three Indian Women Make It to Forbes 50 Over 50 Global List 2025, with Quarraisha Abdool Karim Ranking First

In January 2025 **Forbes**, an American global media company has unveiled its **first** [Forbes "50 Over 50" Women Global list 2025](#) celebrating the achievements of inspiring women from 32 countries and territories across Asia, Europe, the Middle East, Africa, and South and Central America.



- **Quarraisha Abdool Karim**, expert in infectious diseases epidemiology and one of the top researchers on Human Immunodeficiency Virus (HIV) and Acquired Immunodeficiency Syndrome (AIDS), is **ranked first**, while **Rafaela Aponte-Diamant** is the co-owner of the Mediterranean Shipping Company (MSC) based in Geneva, Switzerland, **ranked 2nd**.
- The list features three remarkable Indian women: **Urmila Asher**, popularly known as 'Gujju Ben' and the founder of Gujju Ben Na Nasta, ranked 3rd; **Kiran Mazumdar-Shaw**, a billionaire and founder of Biocon India Private Limited, ranked 32nd; and **Sheela Patel**, a renowned activist, ranked 37th.

## List of Top 5 Women:

Rank	Name	Designation	Country
1	Quarraisha Abdool Karim	Cofounder and Associate Scientific Director, CAPRISA (Center for the AIDS Programme of Research in South Africa)	South Africa, SA
2	Rafaela Aponte-Diamant	Co-owner, MSC	Switzerland
3	Urmila Asher	Founder, Gujju Ben Na Nasta	India
4	Margaret Atwood	Author	Canada
5	Farana Boodhram	Founder, MiDesk Global	South Africa

## Table of India Women in the list:

Rank	Name	Designation
3	Urmila Asher	Founder, Gujju Ben Na Nasta
32	Kiran Mazumdar-Shaw	Founder, Biocon India Private limited
37	Sheela Patel	Activist and Co-founder, SPARC

## About Indian Women on the list:

**Urmila Asher (Gujju Ben- 80 years old)** launched her food business, **Gujju Ben na Nasta**, showcasing her expertise in Gujarati cuisine during COVID-19

**Kiran Mazumdar-Shaw (71 years old)** is a billionaire **entrepreneur** from Bengaluru, Karnataka, and a prominent leader in the biopharmaceutical sector.

- She **established** Biocon India Private Limited in 1978. Over time, she transformed Biocon into a global name in affordable healthcare solutions. She has a net worth of **USD 3.6 billion**, as noted by Forbes

**Sheela Patel (72 years old)** is an **activist** and academic dedicated to improving conditions for slum dwellers and promoting equal urban spaces.

- In 1984, she **co-founded** the Society for Promotion of Area Resource Centres (**SPARC**) in Mumbai (Maharashtra) to provide housing for low-income communities.
- She also **co-founded** Slum Dwellers International, which operates in 33 countries, and **led** climate resilience initiatives for informal settlements, including the Roof Over Our Heads campaign at 27th Conference of the Parties (COP27) to the United Nations Framework Convention on Climate Change (UNFCCC).

## About Forbes 50 Over 50 Global List:

i. List was produced in **partnership** with Morning Joe, an American talk show cohost **Mika Brzezinski** and her Know Your Value initiative.

ii. The list highlights women who are redefining success and proving that age is no barrier to making an impact.

iii. The list **features** entrepreneurs, investors, inventors, artists, activists, and other high achievers

**About Forbes:**

**Chief Operating Officer (CEO)**– Sherry Phillips

**Headquarters**– New Jersey, the United States of America (USA)

**Established**– 1917

## SPORTS

### Australian Open 2025: Jannik Sinner & Madison Keys Win Men's and Women's Singles Title

**Jannik Sinner** of Italy won the Men's Singles title while **Madison Keys** of United States of America (USA) won the Women's Singles title at the **Australian Open (AO) 2025** held at Melbourne Park, Melbourne, **Australia**.



- This was the **113th** edition of the Australian Open, the **57th** in the Open Era, and the first major of 2025 and was held from **12th January to 26th January 2025**.

**Note:**

i. **Five** Indian contingents participated in the tournament – Rohan Bopanna, Yuki Bhambri, and Sriram Balaji, Sumit Nagal and Rithvik Bollipalli.

ii. **Rithvik Bollipalli** had made his Grand Slam **debut** in Melbourne.

**Prize Money:**

The total prize money for the tournament was **USD 96.5 million**.

- The men's and women's singles champions were given **USD 3.5 million** while the doubles' (men and women) champions were given **USD 810,000**.

**Australian Open 2025 Winners:**

Category	Winner	Runner-Up
<b>Men's Singles</b>	Jannik Sinner (Italy)	Alexander Zverev (Germany)
<b>Women's Singles</b>	Madison Keys (USA)	Aryna Sabalenka (Belarus)
<b>Men's Doubles</b>	Harri Heliovaara (Finland) and Henry Patten (Britain)	Simone Bolelli and Andrea Vavassori (Italy)

<b>Women's Doubles</b>	Katerina Siniakova (Czech Republic) and Taylor Townsend (USA)	Hsieh Su-Wei (Taiwan) and Jelena Ostapenko (Latvia)
<b>Mixed Doubles</b>	Olivia Gadecki and John Peers (Australia)	Kimberly Birrell and John-Patrick Smith (Australia)

## Prithvi Sekhar wins Australian Deaf tennis championship

i. India's **Prithvi Sekhar** won the **men's singles** title by defeating France's Olivier Grave at the **Australian Open Deaf Championships 2025** in Melbourne.

- This is his **2nd** consecutive title after winning it in **2024**.

ii. He has also won men's singles world title at the **2019 World Deaf Tennis Championships**.

iii. Prithvi also represented India at the Deaflympics in **2013** and **2017** and has won a bronze medal in the mixed doubles at the 2017 Summer Deaflympics.

## Highlights of the Australian Open:

### Men's Singles:

i. World No. 1 **Jannik Sinner (Italy)** won his **2nd** consecutive Australian Open title after defeating World No. 2 Alexander Zverev (Germany).

- He won 1st major singles title in **Australian Open in 2024**.
- Italy's Sinner is the **11th** man in the **Open Era** to retain the title in Melbourne.

ii. He has become Italy's first **three-time** men's Grand Slam singles champion surpassing Nicola Pietrangeli who won 2 consecutive men's titles at Roland Garros in 1959-60.

iii. He is also the **youngest** man to win multiple Australian Open titles since Jim Courier in 1992-93.

### Women's Singles:

i. **Madison Keys (USA)** secured her **first-ever** Grand Slam title after defeating defending champion Aryna Sabalenka (Belarus) in the finals.

- This was her first Grand Slam **final** since the **2017 US Open**.
- At 29, she has become the **fourth-oldest** player to win her first Grand Slam title.

ii. With this victory, Madison Keys' rank will rise to number **7** in the Women's Tennis Association (WTA) rankings.

iii. She is one of **five** Americans to win the Australian Open this century, joining Lindsay Davenport Jennifer Capriati, Serena Williams and Sofia Kenin (2020).

iv. She has also become the **first** women's singles player to defeat the top two players at a major since Svetlana Kuznetsova at Roland Garros 2009 and the first at the AO since Serena Williams in 2005.

### Men's Doubles:

**Harri Heliovaara (Finland)** and **Henry Patten (Britain)** have won their **2nd** major title at the Australian Open after defeating Italian pair Simone Bolelli and Andrea Vavassori in the finals.

- Heliovaara and Patten won the **Wimbledon title 2024** which was their **first** major event as a team.
- They have also won four tour-level trophies in 2024.

### Women's Doubles:

i. **Katerina Siniakova (Czech Republic)** and **Taylor Townsend (USA)** defeated Jelena Ostapenko (Latvia) and Hsieh Su-wei (Taiwan) to the women's doubles titles on the finals.

- This was their **2nd** Grand Slam title as a **team** after their Wimbledon title win in 2024.

ii. It was the **10th** major title for **Katerina Siniakova**.

- For **Townsend**, it was her **2nd** title after she won the title as a junior in Melbourne in 2012.



### **Mixed Doubles:**

i. Australian pair **Olivia Gadecki** and **John Peers** defeated their compatriots John-Patrick Smith and Kimberly Birrell to win the mixed doubles final.

- This was the **first all-Australian** final in the hard-court major in the Open Era and the first since **1967**.

ii. This was Gadecki's **first** mixed doubles title at a **Grand Slam** while Peers won his **second** after winning the 2022 U.S. Open in the category.

- John Peers also won men's doubles gold at the Paris Olympics and the 2017 Australian Open.

iii. This has been **14th** edition of the Australian Open where a home player was crowned champion in at least one category.

### **About Australian Open:**

i. The Australian Open is a tennis tournament organized by **Tennis Australia** annually at Melbourne Park in Melbourne, Australia.

- It is chronologically the **first** of the **4** Grand Slam tennis events every year, held before the French Open, Wimbledon and the US Open.

ii. It was first held in **1905** and is played on **hard courts**.

### **Indian GM Iniyar Panneerselvam wins 9th Johor International Chess title**

In January 2025, 22-year-old Grandmaster (GM) **Iniyar Panneerselvam** from Erode, Tamil Nadu (TN), won the **9th Johor International Open Chess Tournament**, organized by the Johor Chess Association, held at Fairview International School in Johor Bahru, **Malaysia**.

- He defeated Vietnamese **GM Nguyen Van Huy** in the final round.
- Indian International Master (IM) V.S. Raahul and Chinese IM Li Bo secured second and third places, respectively.

i. Iniyar scored an impressive 8.5 points over nine rounds in the tournament.

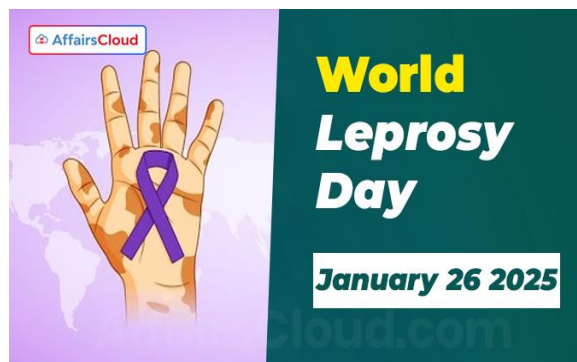
ii. He finished 1.5 points ahead of his nearest rival, achieving victories against four IMs and one GM.

**Note:** Earlier in January 2025, Iniyar won the 15th Chennai Open International GM Chess Tournament 2024

## **IMPORTANT DAYS**

### **World Leprosy Day – January 26 2025**

World Leprosy Day (**WLD**) is observed annually on the **last Sunday of January** across the globe to raise awareness about leprosy and to celebrate the resilience of those affected by the disease, combat stigma and discrimination. The day also serves as a reminder to eradicate leprosy and improve the lives of those impacted by it.



- 26 January 2025 marks the **72nd** observance of the WLD.
- In 2024, WLD was observed on 28 January and in 2026, WLD will be observed on 25th January.

**Theme:**

The theme for WLD 2025 is “**Unite. Act. Eliminate.**” which highlights the need to urge governments, non-governmental organizations (NGO’s), and individuals to work together and eliminate the disease & its associated stigma.

**Note:** In India, WLD is observed on **January 30** every year, coinciding with the death anniversary (January 30 1948) of Mahatma Gandhi in recognition of his legacy, social justice and the welfare of people affected by leprosy.

**Background:**

i.WLD was founded in 1954 by **Raoul Follereau**, a French philanthropist and writer to raise global awareness about leprosy.

- The **first-ever** WLD was observed on 31st January (Last Sunday of January) **1954**.

ii.The day was chosen to coincide with the Feast of Saint Lazarus, the biblical figure who is associated with leprosy in the Christian tradition.

iii.Since then, WLD was observed annually and was recognised by the World Health Organisation (WHO).

**Significance:**

i.2025 also commemorates the 152nd anniversary of the discovery of **Mycobacterium leprae** (M. leprae), the bacterium that causes leprosy.

ii.The bacterium was discovered by Norwegian physician Gerhard Armauer Hansen on February 28, 1873.

**About Leprosy:**

i.Leprosy, also known as Hansen’s disease, is one of the oldest diseases which was named after Norwegian physician **Gerhard Henrik Armauer Hansen**, who proved that leprosy was not inherited, but was actually caused by bacteria.

- It is a chronic condition caused by the bacterium **Mycobacterium leprae**, which primarily affects the skin, peripheral nerves, eyes, and upper respiratory tract.

ii.The disease has a long incubation period, often taking 5 to 20 years for symptoms to appear.

iii.**Transmission:** Leprosy spreads through droplets from the nose and mouth during close contact with untreated individuals.

iv.**Treatable and Curable:** Leprosy is curable with Multidrug Therapy (MDT), which has been provided free of charge by the WHO since 1995.

**Points to Note:**

i.India has achieved the elimination of leprosy as a public health problem as per WHO criteria of less than 1 case per 10,000 population at the National level in 2005.

ii.According to WHO, Leprosy is a Neglected Tropical Disease (NTD) that continues to affect over 120 countries worldwide, with more than 200,000 new cases reported annually.

**About World Health Organization (WHO):**

Director-General (**DG**)-Dr.Tedros Adhanom Ghebreyesus

**Headquarters-** Geneva, Switzerland

**Established-** April 7, 1948

**International Day of Commemoration in Memory of the Victims of the Holocaust 2025 – January 27**

The United Nations (UN’s) **International Day of Commemoration in Memory of the Victims of the Holocaust** (International Holocaust Remembrance Day) is observed annually on **27 January** across the globe to honor the memory of victims of the Holocaust, also known as the Shoah.

- **Shoah** was the genocide perpetrated by Nazi Germany and its collaborators during World War II, primarily targeted European Jews, resulting in the loss of 6 million Jewish lives.



- The theme of International Day of Commemoration in Memory of the Victims of the Holocaust 2025 is, **"Holocaust remembrance for Dignity and Human Rights."**

### Background:

i. On November 1, **2005**, the United Nations General Assembly (UNGA) adopted Resolution A/RES/60/7, and proclaimed January 27 as an annual 'International Day of Commemoration in Memory of the Victims of the Holocaust'.

- The 1st International Holocaust Remembrance Day was observed on January 27, **2006**.

ii. It also established the Holocaust and the UN Outreach Programme to deepen understanding of the Holocaust's lessons in the context of the UN's work for peace and human rights.

iii. The commemoration serves as a reminder of the need to uphold human rights, dignity, and the values of tolerance and mutual respect across the globe.

### Significance:

i. January 27 also marks the anniversary of the liberation of the 'Auschwitz-Birkenau Nazi German Concentration and Extermination Camp' by Soviet troops which took place on **January 27, 1945**.

- January 27, 2025 marks the observance of the **80th anniversary** of the liberation of Auschwitz-Birkenau Nazi German Concentration and Extermination Camp.

### About Holocaust:

i. The Holocaust (1933-1945) was the organized, state-backed persecution and slaughter of 6 million Jews across Europe by Nazi Germany, along with its allies and collaborators.

ii. This Holocaust era began in January 1933 when **Adolf Hitler** and the Nazi Party assumed power in Germany, and it ended in May 1945 with the defeat of Nazi Germany by the Allied Powers in World War II.

iii. The Holocaust is also referred to as "the Shoah," a Hebrew term meaning "catastrophe."

### 2025 Events:

On the occasion of the International Day of Commemoration in Memory of the Victims of the Holocaust, the United Nations Educational, Scientific and Cultural Organization (**UNESCO**) organized a series of events on **23 January 2024** in Paris, France. The events include:

i. A Symposium titled **"As the Witnesses Fall Silent"** was conducted in collaboration with the United States (US) Holocaust Memorial Museum, the United States of America (USA), exploring the role of young generations in preserving the memory of the Holocaust.

ii. **"Campus XL" Session:** Around 300 students attended which was organized in partnership with the Mission for the 80th Anniversary of the D-Day Landings.

iii. **Exhibitions: 'Beyond the Abyss':** A powerful photography exhibit by Olivier Mériel displayed on UNESCO's outer fences, in partnership with the Shoah Memorial, Paris, France.

iv. **'Timeless Treasures':** This exhibition, curated by Xavier Bourgois and Christophe Viseux, showcased the Jewish cultural heritage through the lens of various photographers.

### UN Events:

- i. The UN Holocaust Memorial Ceremony was held at the UNGA Hall in New York, the USA and was hosted by **Melissa Fleming**, the UN Secretary-General (SG) under Global Communications.
- ii. The event featured testimonies from Holocaust survivors and included speeches from notable figures such as the UN Secretary-General, the President of the 79th session of the General Assembly, and various representatives from Member States.

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

Director-General (DG) – Audrey Azoulay

Headquarters – Paris, France

Established – 1945

### About United Nations (UN):

Secretary-General (SG) – António Guterres

Headquarters – New York, the United States of America (USA)

Established – 1945

## STATE NEWS

### **“Samman Sanjeevani” App launched in Haryana on National Girl Child Day**

**Shruti Choudhry**, the Women & Child Development (WCD), Irrigation & Water Resources Minister, Government of Haryana, launched the ‘**Samman Sanjeevani**’ app for the ‘**Mahila Evam Kishori Samman Yojana**’ in Chandigarh, **Haryana** on National Girl Child Day, January 24, 2025.

- The app ensures timely delivery of services by collecting beneficiary data and updating monthly benefits.
  - It will track the scheme’s facilities to make sure beneficiaries receive their benefits on time.
- i. Under the ‘Mahila Evam Kishori Samman Yojana,’ sanitary napkins are distributed to women and girls aged 10 to 45 years from Below Poverty Line (BPL) families.
  - ii. These benefits are provided through Anganwadi centers and schools.
  - iii. The Minister also highlighted that the WCD Department is celebrating the **10th** anniversary of the ‘**Beti Bachao Beti Padhao**’ scheme, with various programs planned to promote women’s empowerment and raise awareness about the importance of daughters.

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

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45

## GENERAL AWARENESS

OCTOBER 13 2024		COVERED IN AFFAIRSCLOUD		
CATEGORIES	QUESTIONS COLLECTED	OVERALL	QUIZ	HANDWRITTEN NOTES
Current Affairs	42	37	29	16
Current Static Banking	1	—	—	—
Current Static GK	2	1	—	—
Static Banking	—	—	—	—
Static GK	—	—	—	—
<b>Total</b>	<b>45</b>	<b>38</b>	<b>29</b>	<b>16</b>

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# Features

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# Current Affairs

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**Weekly:** Weekly Top 60 Quiz, Weekly CA Content PDF, Weekly Overall Q&A PDF

**Monthly:** Top 100 Q&A PDF, Monthly CA Pocket PDF, Monthly CA Study PDF, Exam PDF, Banking & Economy PDF