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8,9 & 10 FEBRUARY

2025

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PIB News



Feb 29 2024 CA Q&A - English
Ebook



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Ebook



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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

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PIB News



February 29 2024 PIB News - English
Article



February 28 2024 PIB News - English
Article

AFFAIRSCLOUD TODAY

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Hand Written Notes

NATIONAL AFFAIRS

1)

MoD + EEL, MIL, & BEL → **Rs 10,147 cr** ^{For} → Procurement of advanced ammunition for PINAKA MLRS
contract

MoD - Ministry of Defence

EEL - Economic Explosive Limited

MIL - Munitions India Limited

BEL - Bharat Electronics Limited

MLRS - Multiple Launch Rocket System

2)

M.K.Stalin ^{In} → Tirunelveli ^{Foundation stone} TN ^{Inaugurated} → **3 GW solar cell & 6 GW** ^{Of} → Vikram ^{Investment} → **Rs 2,574 cr**
CM of TN ^{manufacturing plant} Solar Ltd
4.3 GW solar cell & ^{Of} → TPSSL ^{Investment} → **Rs 3,800 cr**
^{manufacturing facility}
↓
India's largest single-location solar manufacturing plant

CM - Chief Minister

TN - Tamil Nadu

GW - Giga Watt

TPSSL - Tata Power Solar Systems Limited

3)

Fort William → Indian Army's Eastern Headquarters → ^{Renamed as} Vijay Durg
Kolkata, WB
WB - West Bengal

BANKING & FINANCE

1)

SEBI ^{Introduced} → Framework to regulate algo trading ^{For} → Retail investors ^{Effect from} → **Aug 1 2025**
↓
Stock exchanges must establish a "kill switch" mechanism with SOPs to disable specific algos in case of irregularities.

SEBI - Securities and Exchange Board of India

SOP - Standard Operating Procedure

Algo - Algorithm

2)

World Bank $\xrightarrow[\text{loan}]{\text{Granted}}$ Rs 2,424.28 cr $\xrightarrow[\text{For}]{}$ KHSP $\xrightarrow[\text{To}]{}$ ↑ Living standards by preventing diseases, accidents, & premature deaths

KHSP - Kerala Health System Improvement Programme

3)

PNB MetLife + Policybazaar $\xrightarrow[\text{To launch}]{}$ PNB MetLife Smart $\xrightarrow[\text{For}]{}$ Flexible retirement solutions through digital platforms
Invest Pension Plan
↓
Unit-Linked, Non-Participating Individual Pension Plan

4)

TPREL + BoB $\xrightarrow[\text{To offer}]{}$ Residential Rooftop Solar Installations $\xrightarrow[\text{Under}]{}$ PMSGMBY
loans upto Rs.6 lakhs to customers

TPREL - Tata Power Renewable Energy Limited

BoB - Bank of Baroda

PMSGMBY - Prime Minister - Surya Ghar Muft Bijli Yojana

INTERNATIONAL AFFAIRS

1)

USGBC $\xrightarrow[\text{Released}]{}$ LEED rating system $\xrightarrow[\text{Topped by}]{}$ Chinese Mainland $\xrightarrow[\text{Placed}]{}$ India at Rank 3
(2024)

Top 5 Rankings:

Rank	Country Name	Total Number of Projects	Total Square Meters
1	Chinese Mainland	1,860	25,691,198
2	Canada	300	10,070,936
3	India	370	8,506,012
4	South Korea	70	3,248,350
5	The United Arab Emirates	130	3,226,489

USGBC - United States Green Building Council

LEED - Leadership in Energy and Environment Design

2)

India + Panama $\xrightarrow{\text{To implement}}$ 1st time QIP $\xrightarrow{\text{To}}$ ↑ Physical Infrastructure & Social Infrastructure $\xrightarrow{\text{In}}$ Panama

QIP - Quick Impact Project

ECONOMY & BUSINESS


1)

Fraunhofer Institute + IIT Ropar + BITS Pilani $\xrightarrow{\text{To}}$ Optimize water-energy-food nexus & climate-neutral economy
Germany

IIT - Indian Institute of Technology

BITS - Birla Institute of Technology and Science

2)

Zomato $\xrightarrow{\text{Rebrands as}}$ Eternal $\xrightarrow{\text{New Logo}}$  eternal

3)

NTPC Limited + Indian Army \rightarrow 25 years PPA $\xrightarrow{\text{For}}$ 200 kilowatts of RE-RTC $\xrightarrow{\text{From}}$ Solar-Hydrogen Microgrid Ladakh
MoP $\xrightarrow{\text{To}}$ Off-grid Army Locations

MoP - Ministry of Power

PPA - Power Purchase Agreement

RE-RTC - Renewable Energy Round-The-Clock

AWARDS & RECOGNITIONS

1)

CA in Public Service Award \rightarrow Deepak Kumar Kedia $\xrightarrow{\text{For}}$ Public service $\xrightarrow{\text{During}}$ WOFA meet $\xrightarrow{\text{In}}$ IICC (New Delhi)
(Inspector General in NSG)
 \downarrow By ICAI
 \downarrow Theme
Accountability Meets Innovation (AI): For A Sustainable Planet

NSG - National Security Guard

ICAI - Institute of Chartered Accountants of India

WOFA - World Forum of Accountants

IICC - India International Convention and Exhibition Centre

2)

Honors
MoC → Chaman Arora → **With** Sahitya Akademi Award 2024 → **For** Ik Hor Ashwthama
(In Dogri Language) (Short Stories)

MoC - Ministry of Culture

ACQUISITIONS & MERGERS

1)

Approved
CCI → POSCO India Processing → **To acquire** 100% stake → **Of** LX International Corporation (South Korea) share
Center Private Limited in POSCO-India Pune Processing Center Pvt Ltd

CCI - Competition Commission of India

SCIENCE & TECHNOLOGY

1)

Completed
Saab AB → Delivery of disposable → **To** Advance weaponry capabilities
Sweden AT4 weapons of Indian Armed Forces
To establish → Carl-Gustaf anti-tank weapons system → **In** Haryana

AT4 - Anti-tank 4

2)

Produced
Shenzhou-19 crew → Oxygen & Rocket Fuel → **Through** Artificial Photosynthesis
(On China's Tiangong ingredients
space station, LEO)
(1st in-orbit application) ↓
Converting CO2 into essential resources for astronauts

LEO - Low Earth Orbit

CO2 - Carbon dioxide

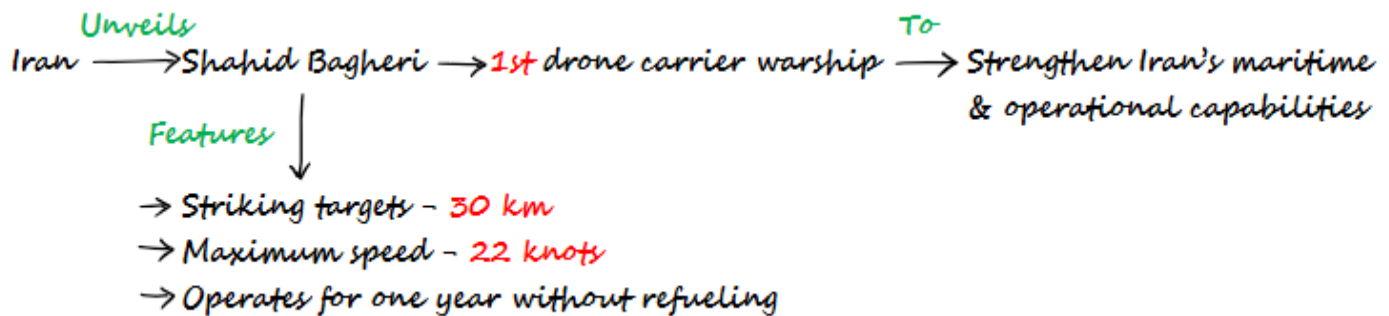
3)

Completed
Blue Origin → 29th New Shepard flight → **From** West Texas, USA
(Jeff Bezos, Amazon founder) & 14th payload mission
↓
→ Rocket used RCS to spin ~ 11 revolutions per min
→ Carried 30 payloads - 29 will fly inside crew capsule & 1 will fly on the booster with exposure to space environment

USA - United States of America

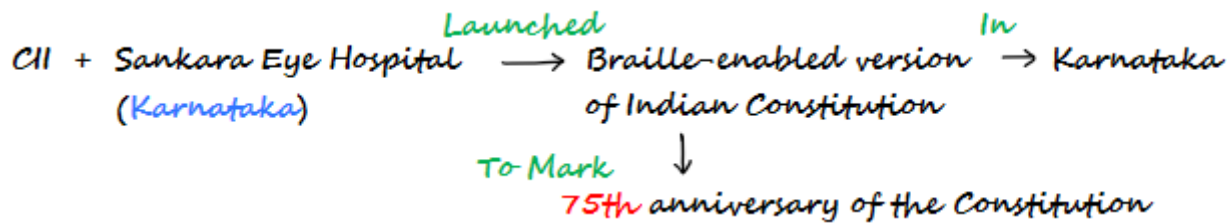
RCS - Reaction Control System

4)



STATE NEWS

1)



CII - Confederation of Indian Industry

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- [World Bank Board Approves Changes to the Structure of the World Bank's Accountability Mechanism](#)
- [Nippon Life launches its first fund from GIFT City for global investors](#)
- [Bank of Baroda Expands Employee Assistance Program to Promote Emotional and Mental Well-being](#)
- [Neeraj Chopra named world's best male javelin thrower in 2024 by reputed U.S. track and field magazine](#)
- [Sebi renews recognition to AMC Repo Clearing for 1 year to clear transactions](#)

Detailed Content

Current Affairs 8, 9 & 10 February 2025 : Headlines



AFFAIRSCLOUD TODAY

ENGLISH





MoD inks contracts totalling Rs 10,147 crore with EEL, MIL & BEL for rockets of PINAKA Multiple Launch Rocket System to enhance Indian Army's firepower



India retains third position globally for LEED Green Building Certification in 2024

CURRENT AFFAIRS
8,9 & 10 FEBRUARY 2025

- India Modernizes Army's Firepower with Rs 10,147 Crore Defence Contracts
- TN CM M.K.Stalin Inaugurated India's Largest Single-Location Solar Point in Tirunelveli
- IA's Eastern Headquarters 'Fort William' Renamed as 'Vijay Durg'
- USGBC: India Retained 3rd Spot Globally for LEED Green Building Certification in 2024; China topped the List
- India & Panama signs MoU to Implement QIP
- SEBI allowed Retail Investors to join Algo trading from August 1 2025
- Kerala Secures Rs 2,424 Crore Loan from WB to Strengthen Healthcare System
- PNB MetLife Partners with Policybazaar to Launch Smart Invest Pension Plan
- TPREL and BoB Sign MOU for Rooftop Solar Financing Under PMSGMBY
- German Institute Fraunhofer Signed MoUs with IIT Ropar and BITS Pilani on Sustainability and Circular Economy
- Zomato Rebrands as 'Eternal' to Reflect Expanded Vision, Unveils New Logo
- NTPC & IA Sign PPA for Solar-Hydrogen Microgrid in Ladakh
- Deepak Kumar Kedia Bestowed with "CA in Public Service" Award by ICAI
- MoC Honors Chaman Arora with Sahitya Akademi Award 2024 in Dogri
- CCI Approved the Proposed Acquisition of Two Entities of POSCO Holdings Inc.
- Saab Completes AT4 Weapons Supply to Indian Armed Forces
- China's Shenzhou-19 Crew Produces Oxygen & Rocket Fuel in Space Through Artificial Photosynthesis
- Blue Origin Completed NS-29 Mission, Successfully Simulated Lunar Gravity
- Iran Unveils Its 1st Drone Carrier Warship 'Shahid Bagheri'
- Karnataka Governor Thaawar Chand Gehlot Launches Braille-Enabled Version of Indian Constitution

NATIONAL AFFAIRS

India Modernizes Army's Firepower with Rs 10,147 Crore Defence Contracts

On February 6, 2025, the Ministry of Defence (**MoD**) signed defence contracts worth **Rs 10,147 crore** to enhance the Indian Army's (**IA**) firepower. These deals focus on the procurement of advanced ammunition for the **PINAKA** Multiple Launch Rocket System (**MLRS**) and upgrades to critical software systems.



- Nagpur (Maharashtra) based Economic Explosive Limited (**EEL**), Pune (Maharashtra) based Munitions India Limited (**MIL**), and Bengaluru (Karnataka) based Bharat Electronics Limited (**BEL**) were awarded contracts under this initiative. The contracts were signed in the presence of Defence Secretary Shri Rajesh Kumar Singh in New Delhi
- The move aligns with India's '**Aatmanirbhar Bharat**' vision, promoting self-reliance in defence manufacturing while addressing modern security challenges.

Key Contracts and Their Significance

EEL Contract: Area Denial Munition (ADM) Rockets

Economic Explosive Limited (EEL) secured a contract for Area Denial Munition (ADM) Type-1 rockets, designed to deny enemy access to specific areas by dispersing sub-munitions. This system is crucial for targeting mechanized forces and personnel.

MIL Contract: Enhanced HEPF Rockets

Munitions India Limited (MIL) was awarded a contract for High Explosive Pre-Fragmented (HEPF) Mk-1 (Enhanced) rockets. These advanced rockets offer greater range and precision, enabling deep strikes into enemy territory.

BEL Contract: SHAKTI Software Upgrade

Bharat Electronics Limited (BEL) will upgrade the SHAKTI Software, improving navigation, targeting, and firing accuracy for rocket artillery systems.

PINAKA System: A Strategic Asset

The PINAKA system, developed by Defence Research and Development Organisation (DRDO), has evolved significantly since its deployment in the 1999 Kargil War. Capable of firing 12 rockets in quick succession with a range of up to 60 kilometer (km), its guided version ensures precision targeting. Future upgrades aim to extend its range beyond 120 km, countering regional adversaries effectively.



TN CM M.K.Stalin Inaugurated India's Largest Single-Location Solar Point in Tirunelveli

In February 2025, **Muthuvel Karunanidhi (M.K.) Stalin**, Chief Minister (CM) of Tamil Nadu (TN), formally inaugurated the 4.3 Giga Watt (GW) solar cell and module manufacturing facility of Tata Power Solar Systems Limited (**TPSSL**), a wholly-owned subsidiary of Tata Power Renewable Energy Limited (TPREL). This facility is India's largest single-location solar manufacturing plant.



- It is located at Gangaikondan State Industries Promotion Corporation of Tamil Nadu Limited (SIPCOT) Industrial Growth Centre in Tirunelveli district, Tamil Nadu (TN).
- He also laid the foundation stone for Kolkata (West Bengal, WB)-based Vikram Solar Ltd's 3 GW solar cell and 6 GW module manufacturing plant. It will be established at an investment of **Rs 2,574 crore** and expected to generate **2,500 jobs**.

Key People:

T.R.B. Rajaa, Minister Industries & Commerce, TN; Dr. Praveer Sinha, Chief Executive Officer (CEO) and Managing Director (MD) of TPSSL ; and Deepesh Nanda, CEO and MD of TPREL.

About 4.3 GW solar manufacturing facility:

- This facility has been established with an investment of **Rs 3,800 crore**. The plant is expected to generate around 4,000 jobs with 80% of the female workforce.
- It is equipped with advanced Tunnel Oxide Passivated Contact (TOPCon) and Mono Passivated Emitter & Rear Cell (PERC) technologies, designed to meet the increasing demand for Renewable Energy (RE) in India.
- The facility will manufacture high-efficiency solar cells and modules, contributing to India's clean energy target.

- For the initial phase, this facility will manufacture solar cells and modules for Tata Power's ongoing projects and will later expand for wider market distribution.

Note: TPSSL also operates a manufacturing facility in Bengaluru, Karnataka.

About Tamil Nadu (TN):

Chief Minister (CM)- Muthuvel Karunanidhi (M.K.) Stalin

Governor – Ravindra Narayana(R.N) Ravi

Capital- Chennai

National Parks (NPs)- Guindy NP, Mukurthi NP

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IA's Eastern Headquarters 'Fort William' Renamed as 'Vijay Durg'

On February 6, 2025, the Indian Army's (IA) Eastern Headquarters, Fort William in Kolkata, West Bengal (WB) was renamed as '**Vijay Durg**' to eliminate colonial influences. The fort was built by the British in **1781**, originally named after King William III of England. The new name draws inspiration from an ancient Vijaydurg fort in **Maharashtra**, that was a key naval base for the Marathas under **Chhatrapati Shivaji**.

- The fort, covering over **170 acres** has 6 gates including Chowringhee, Plassey, Calcutta (now Kolkata), Water Gate, St. George's, and Treasury Gate.
- Fort William became the Eastern Army Command's headquarters in **1963** after the Sino(China)-India War.

- i. Additionally, 'Kitchener House' within the fort was renamed as **Manekshaw House**, and the South Gate, previously known as St. George's Gate was renamed as **Shivaji Gate**.
- ii. These changes, initiated in December 2024, reflect the ongoing efforts to "Indianize" military customs, a movement supported by Prime Minister (PM) Narendra Modi.
- iii. The renaming aligns with broader efforts to distance India from colonial legacy, with the Indian Navy (IN) already adopting a new ensign in September 2022.

INTERNATIONAL AFFAIRS

USGBC: India Retained 3rd Spot Globally for LEED Green Building Certification in 2024; China topped the List

In February 2025, Washington D.C. (the United States of America, USA)-based United States Green Building Council (**USGBC**) released its latest '[Annual list of Top 10 countries and Regions for Leadership in Energy and Environment Design \(LEED\) in 2024](#)'. **India** has retained its **3rd** spot globally on the list, with 370 LEED-certified projects, covering **8.50 million** Gross Square Meters (**GSM**) or 91.5 million square feet (sq. ft.) area.



- India has consistently ranked among the top 3 countries on USGBC's annual list, reflecting its commitment to achieve the United Nations (UN)'s Sustainable Development Goals (SDGs) for 2030.
- **Chinese Mainland** (or China) topped the list with **1,860** LEED-certified projects, covering over 25 million GSM, followed by **Canada** ranked at 2nd position with 300 projects, covering 10 million GSM.

Key Points:

- i. The USGBC has annually ranked countries based on their LEED certifications since 2000. It is the world's most widely used green building rating system in the world.
 - 2025 marks the 25th anniversary of USGBC's launch of the LEED rating system.
- ii. To achieve LEED certification, a project earns points by adhering to prerequisites and credits that address carbon, energy, water, waste, transportation, materials, health and indoor environmental quality.
 - There are 4 levels of LEED certification: Certified (40-49 points), Silver (50-59 points), Gold (60-79 points) and Platinum (80+ points).
- iii. The countries and regions on the list are ranked based on data and analysis of LEED-certified GSM space between January 1 2024 and December 31, 2024.
- iv. It should be noted that the USA is not included in the ranking, but remains the world's largest market for LEED, with over 56 million square meters (sq. m) certified in 2024.
- v. The annual rankings by USBC highlighted the significant strides made by countries and regions outside the United States of America (USA) significant in sustainable building design, construction and operations.

Other Key Findings:

- i. Bottom 5 countries on the list: Mexico (6th); Hong Kong Special Administrative Region (SAR) of People's Republic of China (PRC) (7th); Italy (8th); Brazil (9th) and Turkey (10th).
- ii. Over 33% (1/3rd) of project certifications in Turkey were for existing buildings.
- iii. Portobello Shop (Brazil) was the 1st first project in the world to certify under the LEED version 5(v5) for Operations and Maintenance (O+M) beta program.
- iv. Torre Diana (Mexico) became the world's 1st office project to be certified under LEED v5 achieving Platinum certification.
 - While, Tlanepark IV (Mexico) became the world's 1st LEED v5 industrial manufacturing project.

Top 5 Rankings:

Rank	Country Name	Total Number of Projects	Total Square Meters
1	Chinese Mainland	1,860	25,691,198
2	Canada	300	10,070,936
3	India	370	8,506,012
4	South Korea	70	3,248,350
5	The United Arab Emirates (UAE)	130	3,226,489

India Specific:

- i. LEED certifications in India are administered by the USA based Green Business Certification Inc. (GBCI), which works to promote the adoption of green buildings nationwide.
- ii. LEED-certified projects in India witnessed significant growth in year 2024, led by Operations and Maintenance (O+M), accounting for 153 projects, followed by Interior Design and Construction (ID+C) with 102 projects; and Building Design and Construction (BD+C) with 61 projects.
- iii. Grade A office saw significant increase in registrations in 2024, with 455 projects covering 185 million sq. ft.
 - Other important sectors are: retail (80 projects with 23 million sq. ft.); industrial manufacturing (71 projects with 12 million sq. ft.); residential 33 projects with 10 million sq. ft.); and lodging (22 projects with 7 million sq. ft.).
- iv. India has also included 345 new LEED-credentialed professionals and 12 LEED fellows in 2024.

About United States Green Building Council (USGBC):

President and Chief Executive Officer (CEO)- Peter Templeton

Headquarters- Washington D.C., the United States of America (USA)

Established- 1993

India & Panama signs MoU to Implement QIP

In February 2025, India signed a Memorandum of Understanding (MoU) with Panama for the **1st time** to implement Quick Impact Projects (QIP) in Panama. The MoU aims to provide tangible benefits to Panama's local communities and improve socio-economic infrastructure.

India signs key pact with Panama for Quick Impact Projects



- The MoU was signed by **Dr. Sumit Seth**, India's Ambassador to Panama, Costa Rica, and Nicaragua; and **Javier Martínez-Acha Vásquez**, Panama's Foreign Minister in Panama City, Panama.

Key Features:

- The QIP will be supported by grant assistance from the Government of India (GoI) and these projects are designed to deliver immediate and visible benefits to local communities in Panama.
- The MoU focuses on 2 key areas: Physical Infrastructure and Social Infrastructure.
 - Physical Infrastructure:** Development of roads, community centers, and other essential structures.
 - Social Infrastructure:** Projects will also address critical sectors like education, healthcare, and sanitation.

Points to Note:

- In 2020, India donated a medical aid package for COVID-19 medical assistance to Panama.
- In 2015, India also upgraded an Information Technology (IT) center in Panama, strengthening the technological infrastructure of the country.

About Panama:

President- José Raúl Mulino Quintero

Capital- Panama City

Currency- Panamanian Balboa (PAB)

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BANKING & FINANCE

SEBI allowed Retail Investors to join Algo trading from August 1 2025

In February 2025, the Securities and Exchange Board of India (SEBI) introduced a comprehensive framework to regulate algorithmic (algo) trading for retail investors. Under the new framework, retail investors will get SEBI's Direct Market Access (DMA) facility through the registered brokers, which was previously dominated by institutional players.

- The Brokers' Industry Standards Forum has been tasked with formulating detailed implementation standards by **April 1, 2025**, with the new norms set to take effect from **August 1, 2025**.



Key Highlights of Framework:

i. Broker Authorization: Brokers are required to obtain approval from stock exchanges for each algorithm they offer to retail investors.

- Any modifications to approved algorithms also necessitate prior exchange consent.

ii. Unique Identifier for Orders: All algo orders must be tagged with a unique identifier provided by the exchange, ensuring a clear audit trail and enhancing transparency.

iii. Retail Investor-Developed Algos: Tech-savvy retail investors who develop their own algorithms must register them with exchanges through their brokers if their trading activity exceeds a specified order-per-second threshold.

- These self-developed algos can be used for personal accounts, including those of immediate family members.

iv. Standard Operating Procedures (SOPs): Stock exchanges are required to establish SOPs for testing, monitoring, and simulating algo trading.

- This includes implementing a “kill switch” mechanism to disable specific algos in case of irregularities.
- Exchanges will supervise algo trading, ensuring brokers can differentiate between algo and non-algo orders.

Operational Controls:

i. Limits on order frequency or leverage to curb excessive risk-taking.

ii. Requirements for backtesting environments to validate algo strategies before deployment.

iii. Stricter oversight on brokers offering algo platforms, requiring transparency in algorithm operations.

iv. Technical standards compliance, including audit trails, real-time monitoring, and circuit breakers to prevent market manipulation.

Kerala Secures Rs 2,424 Crore Loan from WB to Strengthen Healthcare System

In February 2025, the Government of **Kerala** (GoK) approved the ‘Kerala Health System Improvement Programme (KHSP)’ with a loan of **Rs 2,424.28 crore** (approximately USD 280 million) from the United State of America (USA) based World Bank(WB).



- This initiative was approved during a Cabinet meeting chaired by Chief Minister (CM) of Kerala **Pinarayi Vijayan** and the programme will be implemented under the Programme for Results (**P for R**) model.
- The aim is to improve living standards and life expectancy, focusing on preventing diseases, accidents, and premature deaths, benefiting economically disadvantaged groups in Kerala.

Programme Features:

i. Health System Resilience: To create a robust health system capable of handling new and evolving health challenges, including those arising from climate change.

ii. Emergency and Trauma Care: To improve trauma care and emergency medicine by establishing a 24×7 emergency care network, which includes ambulances and a trauma registry.

iii. Elderly Care: To augment care for the elderly by involving local self-government institutions and improving the efficiency of human resources in the health sector.

iv. Universal Digital Health Applications: To work towards the universalization of digital health applications and increasing healthcare investment in Kerala.

v. Prevention of NCDs: To develop a comprehensive healthcare ecosystem to reduce the prevalence of Non-Communicable Diseases (NCDs).

Note: Kerala has made strides in public health, particularly in maternal and child health, and successfully surpassed the targets set under the Sustainable Development Goals (**SDGs**) for 2030.

About Kerala:

Chief Minister (CM)- Pinarayi Vijayan

Governor– Rajendra Vishwanath Arlekar

Capital- Thiruvananthapuram

Stadium- Lal Bahadur Shastri stadium, VKN Menon Indoor Stadium

PNB MetLife Partners with Policybazaar to Launch Smart Invest Pension Plan

On February 6, 2025, Mumbai (Maharashtra) based PNB MetLife India Insurance Company Limited (**PNB MetLife**), partnered with Gurugram (Haryana) based **Policybazaar** Insurance Brokers Private Limited to launch the 'PNB MetLife Smart Invest Pension Plan', a Unit-Linked, Non-Participating Individual Pension Plan. This collaboration aims to provide accessible retirement solutions through digital platforms.

- It was designed for individuals aged **40 to 50 years** and offers flexibility for early retirement planning.
- The plan comes with 2 funds – Pension Mid Cap Fund and Pension Bond Fund, available from **February 1 to February 14, 2025**, offers 60% tax-free lump sum withdrawal and a Rs.10 Net Asset Value (NAV) for both funds.

Features:

i. There are no premium allocation or policy administration charges, ensuring maximum investment growth.

ii. The plan allows to postpone the vesting age up to **70 years** to better align with evolving retirement goals.

iii. It enables to choose from options such as the Pension Mid Cap Fund for growth or the Pension Bond Fund for stability.

iv. The plan offers unlimited fund switches, premium redirection, and partial withdrawals after **5 years** to suit your specific financial needs.



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TPREL and BoB Sign MOU for Rooftop Solar Financing Under PMSGMBY

On February 6 2025, Mumbai (Maharashtra) based Tata Power Renewable Energy Limited (**TPREL**) signed a Memorandum of Understanding (MoU) with Vadodara (Gujarat) based Bank of Baroda Limited (**BoB**) to offer loans for Residential Rooftop Solar Installations.

- This collaboration aims to support the Prime Minister – Surya Ghar Muft Bijli Yojana (PMSGMBY), an initiative targeting 1 crore households with rooftop solar panels by **March 2027**.
- i. Under the agreement, customers can avail loans up to **Rs.6 lakhs** at an interest rate starting at 7% per annum with both fixed and floating rate options.
- ii. Homeowners installing systems of up to 3 kilowatt (kW) can access loans up to Rs.2 lakhs without income documentation.
- iii. The scheme requires only a 10% margin contribution and flexible repayment tenure of up to 10 years.
 - Installations ranging from **3 kW to 10 kW** qualify for loans up to Rs.6 lakh with a 20% margin contribution.

ECONOMY & BUSINESS

German Institute Fraunhofer Signed MoUs with IIT Ropar and BITS Pilani on Sustainability and Circular Economy

In February 2025, Stuttgart (Germany)-based **Fraunhofer Institute for Interfacial Engineering and Biotechnology IGB** signed Memorandum of Understandings (MoUs) with Ropar (Punjab)-based Indian Institute of Technology Ropar (**IIT-R**) and the Birla Institute of Technology and Science (**BITS**) Pilani.



- This MoU was signed during the visit of Nicole Hoffmeister-Kraut, the Minister of Economic Affairs, Labour and Housing of the State of Baden-Wurttemberg, Germany to India.
- This strategic collaboration between Fraunhofer and Indian Institutes, aims to leverage Germany and India's technological strengths.
- It also aims to improve the implementation of best practices to optimize the water-energy-food nexus, to foster sustainable and climate-neutral economy.

Key Points:

- i. The collaboration between Fraunhofer IGB and IIT Ropar will focus on joint Research and Development (R&D); identification of technology gaps.
 - Demonstration of technologies aimed to solve industry challenges within the scope of two national mission of Government of India (GoI): Jal Jeevan Mission (JJM) and Swachh Bharat Mission (SBM).
- ii. The strategic partnership will facilitate technology transfer and licensing agreements with industry stakeholders to promote large-scale adoption.
 - Also, training will be provided on integrating Artificial Intelligence (AI) and Internet of Things (IoT) into water management systems.

iii. As per the MoU, the expertise of Fraunhofer in applied research and IIT Ropar's Technology and Innovation Hub (TIH) i.e. Agriculture and Water Technology Development Hub (AWaDH), will be used in water technology innovations. This will help in creating a robust water innovation ecosystem that supports sustainable resource management, smart water infrastructure, and climate-resilient solutions.

About Fraunhofer Institute for Interfacial Engineering and Biotechnology IGB:

It is one of 76 institutes and research units of Fraunhofer-Gesellschaft, the world's leading applied research organisation.

President- Dr. Markus Wolperdinger

Headquarters- Stuttgart, Germany

Zomato Rebrands as 'Eternal' to Reflect Expanded Vision, Unveils New Logo

On February 6, 2025, Leading Indian food and grocery delivery giant **Zomato** announced that it will rename its parent company to **Eternal Limited.**, accompanied by a **new logo**. The move underscores the company's evolution beyond its core food delivery service into a diversified conglomerate, driven by its quick-commerce arm Blinkit and other ventures



Eternal will oversee four major divisions:

- **Zomato:** Core food delivery vertical.
- **Blinkit:** Quick-commerce unit (10-minute deliveries).
- **District:** Live events and B2B logistics.
- **Hyperpure:** Restaurant supply chain services.

i. The **Zomato app** remains unchanged for users. Existing services, including food delivery and subscriptions, continue uninterrupted.

ii. Zomato becomes first new-age tech firm to join Bombay Stock Exchange Sensex in December 2024.

iii. **A Journey from Foodiebay to Eternal:** Founded in 2007 as Foodiebay, a platform for uploading restaurant menus, Zomato's rebranding to Eternal caps an 18-year journey. **CEO Deepinder Goyal** emphasized that the change reflects Eternal's mission to build an enduring institution.

About Zomato:

Chief Executive Officer (CEO) – Deepinder Goyal

Headquarters – Gurugram, India

Founded in – 2008

NTPC & IA Sign PPA for Solar-Hydrogen Microgrid in Ladakh

In February 2025, New Delhi (Delhi) based **NTPC Limited** (Formerly National Thermal Power Corporation), under the Ministry of Power (MoP) and the Indian Army (IA) signed a **25 years** Power Purchase Agreement (PPA).

- The agreement enables the sale of **200 kilowatts (kW)** of renewable energy round-the-clock (RE-RTC) from a solar-hydrogen-based microgrid at Chushul, **Ladakh** to off-grid Army locations.

- The agreement was signed by DMR Panda, Chief General Manager (CGM) of NTPC-Hydrogen, and Aditya Anil Harshey, Brigadier and Chief Engineer (CE) of Leh of IA.
- The microgrid aims to replace the IA's diesel generators, eliminating fossil fuel logistics and cutting carbon-di-oxide (CO₂) emissions by **1,500 tons (t)** annually.
 - The microgrid is situated at an altitude of 4,400 meters (m), where winter temperatures drop to minus 30 degrees Celsius (°C).
 - It is expected to aid in the decarbonization and modernization of the defense sector in the Himalayan border regions.

Note: NTPC is committed to reaching **60 gigawatts (GW)** of renewable energy capacity by 2032.

AWARDS & RECOGNITIONS

Deepak Kumar Kedia Bestowed with "CA in Public Service" Award by ICAI

In February 2025, **Deepak Kumar Kedia**, Inspector General (IG) Headquarters, National Security Guard (NSG), has been bestowed with the prestigious "CA in Public Service" Award by the Institute of Chartered Accountants of India (ICAI) for his outstanding contributions to public service, particularly in law enforcement and national security.



- He was honoured with the award at the World Forum of Accountants (WOFA) meet held at Yashobhoomi, India International Convention and Exhibition Centre (IICC) in New Delhi, Delhi.
- Earlier, he was also honoured with the prestigious 'President Medal for Distinguished Service' on 76th Republic Day of India (January 26, 2025)

About Deepak Kumar Kedia:

- Deepak Kumar Kedia is a 1999-batch Indian Police Service (IPS) officer from Assam cadre.
- He has also worked with the Steel Authority of India Limited (SAIL) at its Rourkela Plant (Odisha) in the Finance and Accounts (F&A) Department.
- During his extensive career in public service, he has held various positions including Superintendent of Police (SP) in Assam, Director (Left Wing Extremism) at the Ministry of Home Affairs (MHA), Additional Director at the Enforcement Directorate (ED), and Inspector General of Police (IGP) (Law & Order), Assam.

About WOFA 2025:

- The ICAI hosted the WOFA 2025 from January 31, 2025 to February 2, 2025.
 - Theme:** "Accountability Meets Innovation (AI): For A Sustainable Planet".
- The 3-day mega event was inaugurated by Union Minister Rajnath Singh, Ministry of Defence (MoD) as Chief Guest.

About Institute of Chartered Accountants of India (ICAI):

It is a statutory body established by an Act of Parliament i.e. The Chartered Accountants Act, 1949 for regulation and development of the profession of Chartered Accountants (CA) in the country.

President- CA. Ranjeet Kumar Agarwal

Headquarters- New Delhi, Delhi

Established- 1949

About National Security Guard(NSG):

NSG is a counter-terrorism agency of India and also, known as **Black Cats**. It is under the administrative control of the Ministry of Home Affairs (MHA). It was formed under the National Security Guard (NSG) Act, 1986.

Director General(DG) – Brighu Srinivasan

Headquarters- New Delhi, Delhi

MoC Honors Chaman Arora with Sahitya Akademi Award 2024 in Dogri

In February 2025, the Ministry of Culture (MoC) announced that the late **Chaman Arora** has been selected for the **Sahitya Akademi Award 2024** in the **Dogri** language for his short story book '**Ik Hor Ashwthama**' (Short Stories).

- The Sahitya Akademi Award in Dogri has been approved by Madhav Kaushik, president of Sahitya Akademi, and was selected based on the recommendations of jury members Sushma Rani, Veena Gupta, and Jitendra Udhamपुरi.
- The award will be presented to the family member or nominee of the awardee at the ceremony, which will take place on International Women's Day on March 8, 2025, at Kamani Auditorium in New Delhi(Delhi).

i.The winners of the Sahitya Akademi Awards 2024 include 8 books of Poetry, 3 Novels, 2 short stories, 3 Essays, 3 Literary Criticism, 1 Play and 1 Research

ii.The award comprises a casket containing an engraved copper plaque, a shawl, and a cash prize of **Rs.1 lakh**.

iii.In December 2024, the Ministry of Culture (MoC) announced the winners of the Sahitya Akademi Awards 2024 in various languages.

[Click here to view the full list of Sahitya Akademi Awards 2024 winners.](#)

ACQUISITIONS & MERGERS

CCI Approved the Proposed Acquisition of Two Entities of POSCO Holdings Inc.

In February 2025, the Competition Commission of India (CCI) approved POSCO India Processing Center Private Limited's (**Acquirer**) proposed acquisition of entire shareholdings of South Korea-based LX International Corporation (**seller**) in POSCO – India Pune Processing Center Private Limited (**Target**).

- POSCO India Processing Center and POSCO-India Pune Processing Center are involved in the processing and distributing hot and cold rolled sheets and plates, galvanised steel, speciality steel, electrical steel, and other products like wire rods, scrap, and coils.

Note: Both POSCO entities operate under a South Korean steel manufacturer POSCO Holdings Inc.

SCIENCE & TECHNOLOGY

Saab Completes AT4 Weapons Supply to Indian Armed Forces

In February 2025, Sweden based **Saab AB**, an aerospace and defence company has completed the delivery of its latest disposable Anti-tank 4 (**AT4**) weapons, enhancing the advanced weaponry capabilities of the Indian Armed Forces.

- This follows a contract awarded in 2022 for the delivery of around 2000 units of AT4 weapons, which is now actively in use by both the Indian Army (IA) and the Indian Air Force (IAF).



- In addition to the AT4 deliveries, Saab announced plans to establish a manufacturing facility for the **Carl-Gustaf anti-tank weapons system** under Saab FFVO India Private Limited, located at MET City in Jhajjar, **Haryana**, with operations expected to begin by the end of this year or early next year.

Note: This is the first such project in the defence sector which has come through the 100% foreign direct investment (FDI) route.

About AT4 weapon:

- The AT4 is a lightweight, man-portable, fully disposable anti-tank weapon, designed for ease of use and handling. It is highly effective against armored fighting vehicles, providing a reliable solution in various combat scenarios.
- It is an 84 millimeter(mm) unguided anti-armour weapon and manufactured by **Saab Bofors Dynamics**, a subsidiary of the Saab Group.
- It weighs approximately **9 kilograms (kg)** and has an effective range of **200 meters (m)**

About Carl Gustaf facility:

- In March 2024, Saab announced the start of construction on a new fully owned manufacturing facility in Haryana.
- The facility will produce the latest sighting technology, advanced carbon fiber winding, and handle the final assembly of the Carl Gustaf M4 (CGM4), a recoilless multi-role rocket system widely used by infantry.

About CGM4:

- The CGM4 is a reusable, reloadable recoilless rifle that has been used by the IA since 1976 as the main shoulder-fired weapon.
- It is a man-portable, shoulder-launched weapon system to meet a wide range of modern combat needs of infantry forces
- The ammunition for the CGM4 varies in range, with a maximum reach of up to **1,500 m**. The anti-tank ammunition has an effective range of **500 m**.

About Saab AB:

President and Chief Executive Officer (CEO) – Micael Johansson

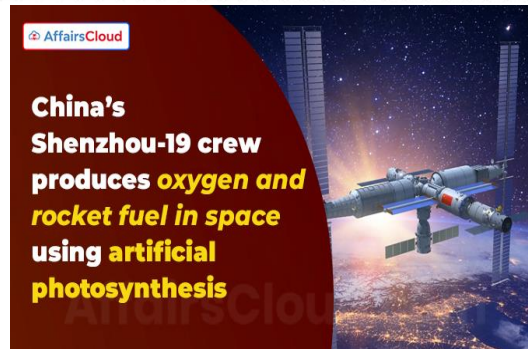
Headquarters – Stockholm, Sweden

Founded – 1937

China's Shenzhou-19 Crew Produces Oxygen & Rocket Fuel in Space Through Artificial Photosynthesis

In February 2025, the **Shenzhou-19 crew** aboard China's Tiangong space station (located in Low Earth Orbit, LEO) successfully produced **Oxygen (O₂)** and **Rocket Fuel** ingredients through **Artificial Photosynthesis(AP)**.

- The Shenzhou-19 crew's experiment is the **first-ever in-orbit** application of this method, aligning with China's ambition to achieve a crewed moon landing by 2030.



Note: Artificial Photosynthesis is a chemical process that mimics natural photosynthesis, to produce hydrogen from water by using solar energy.

Background:

- i. The Shenzhou-19 crew consists of Cai Xuzhe, Song Lingdong, and Wang Haoze, and was launched from Jiuquan Satellite Launch Center (JSLC), China on October 30, 2024
- ii. In January 2025, the China Manned Space Agency declared that the Taikonauts (Chinese astronauts) aboard the Shenzhou-19 mission had successfully produced ethylene, a key component of rocket fuel and oxygen.

Experiment Overview:

- i. The tests, which involved 12 experiments, focused on critical technologies for resource production and human survival.
- ii. The astronauts utilized a unique device resembling a 'drawer-like' structure, equipped with a 'semiconductor catalyst', to convert carbon dioxide (CO₂) and water (H₂O) into vital resources.
 - This process mimics natural photosynthesis, where plants convert CO₂ and H₂O into oxygen.
- iii. The experiment led to the creation of ethylene (C₂H₄), a hydrocarbon that can be used in rocket fuel, marking a crucial step toward space resource production.
- iv. The tests also examined technologies like room-temperature CO₂ conversion, precise control of gas and liquid flows in microgravity, and real-time, high-sensitivity detection of reaction products.

Note: The concept of employing semiconductor catalysts is distinct from other traditional methods of generating oxygen, like the International Space Station's (ISS) electrolysis process, which converts solar energy into breathable air.

Significance for Space Exploration:

- i. This method is more energy-efficient than the traditional **electrolysis** process used on the International Space Station (ISS), which consumes a significant amount of power.
- ii. Artificial photosynthesis technology offers a more sustainable solution by converting CO₂ into essential resources for astronauts, reducing the need to bring supplies from the Earth.
- iii. Furthermore, it also operates with lower energy requirements, for long-duration space missions.

Points to Note:

- i. By **2035**, China plans to establish a Moon base near the lunar south pole, and this technology could allow astronauts to produce oxygen and rocket fuel from lunar water, eliminating the need to transport these resources from Earth.
- ii. China also aims to use **robotics** to build a nuclear reactor for the Moon base, in collaboration with **Russia**.

About China:

President– Xi Jinping

Prime Minister (PM)– Li Qiang

Capital- Beijing

Currency- Chinese Yuan Renminbi (CNY)

Blue Origin Completed NS-29 Mission, Successfully Simulated Lunar Gravity

In February 2025, Jeff Bezos (Amazon founder) owned **Blue Origin** completed its **29th** New Shepard flight (**NS-29**), an unscrewed spaceflight mission and **14th** payload mission. The mission used the **New Shepard rocket**, which was lifted off from Blue Origin's Launch Site in West Texas, the United States of America (USA).



- The payloads had successfully experienced two minutes (min) of lunar gravity forces, a first for New Shepard.
- The rocket used its Reaction Control System (**RCS**) to spin up to approximately 11 revolutions per min and simulated 1/6th Earth gravity at the midpoint of the crew capsule lockers.

About NS-29 Mission:

i. The mission will test **6 main lunar technology areas** such as: In-situ resource utilization; dust mitigation; advanced habitation systems; sensors and instrumentation; small spacecraft technologies; and entry descent and landing.

ii. The rocket carried 30 payloads, of which 29 will fly inside the crew capsule and one will fly on the booster with exposure to the space environment.

iii. National Aeronautics Space Administration (NASA) has provided **17 payloads** through its flight opportunities program, which supported development of the lunar gravity capability for New Shepard.

- 4 of the payloads are from Honeybee Robotics, In-space business division of Blue Origin and remaining payloads are from various research institutions, and commercial companies.
- With this, the number of payloads flown on New Shepard reached more than **175**.

Components of the Mission:

i. **Electrostatic Dust Lofting (EDL)**: This project is supported by NASA Kennedy Space Centre, Florida (the USA). It aims to study how moon dust gets electrically charged and lifted up when exposed to Ultraviolet (UV) light.

ii. **Fluidic Operations in Reduced Gravity Experiment (FORGE)**: This project is led by NASA Jet Propulsion Laboratory (JPL), the USA. It will test how to manage liquids and gases in space.

iii. **Honey Bubble Excitation Experiment (H-BEE)**: It is led by Honeybee Robotics, the USA. It will conduct experiments to test technologies focused on penetrating, excavating, and processing lunar regolith.

iv. **Soil Properties Assessment Resistance and Thermal Analysis (SPARTA)**: It was created by JPL in Southern California and developed by Honeybee Robotics. It is a toolkit designed for geo-mechanical testing below the lunar surface.

v. **Lunar-g Combustion Investigation (LUCI)**: This project is developed by Cleveland (Ohio, the USA)-based NASA's Glenn Research Center in partnership with Voyager Technologies. It aims to study how materials catch fire in the Moon's gravity compared to Earth's.

vi. **Film Evaporation MEMS Tunable Array Micropropulsion System (FEMTA)**: It is a water-based micro-propulsion system in development by researchers at Purdue University. This small propulsion system will help to precisely control the direction and positioning of small satellites.

About Blue Origin:

Chief Executive Officer (CEO)- Dave Limp

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

Established- 2000

Iran Unveils Its 1st Drone Carrier Warship 'Shahid Bagheri'

On February 06, 2025, **Iran** commissioned its **1st** drone carrier warship, the '**Shahid Bagheri**' also known as Shahid Bahman Bagheri or Shahid Bakri, into the Islamic Revolutionary Guard Corps (**IRGC**) Navy during a ceremony held in the Persian Gulf.



- It aims to strengthen Iran's maritime presence and operational capabilities, enhancing Iran's defensive and deterrent power.

About Shahid Bagheri:

i. Converted from a commercial container ship, it is designed for the deployment of drones, helicopters, and missile systems, allowing operations far from Iran's mainland.

ii. It is equipped with Unmanned Aerial vehicle (UAV), maritime and helicopter refueling stations, air defense systems, intelligence and surveillance tools, an air traffic control tower, and various combat drones and guided underwater units.

Key Features:

i. **Drone and Helicopter Operations:** It is equipped with a **180-meter (m)** runway, multiple hangars for drones and helicopters, and a dedicated control tower for seamless operations.

ii. **Long Range Missile Systems:** It is armed with long-range surface-to-surface missiles and missile-launching boats capable of striking targets up to **30 kilometers (km)** away.

iii. **Speed:** It has a maximum speed of **22 knots** and an economic cruising speed of **18 knots**.

iv. **Medical and Logistical Facilities:** it includes specialized hospitals offering surgical and medical services, along with sports and fitness facilities to support the crew's well-being.

v. **Sustained Operations:** It has a range of up to **22,000 nautical miles (NM)** and can operate for up to **one year** without the need for refueling.

About Iran:

President – Masoud Pezeshkian

Capital – Tehran

Currency – Iranian Rial (IRR)

STATE NEWS

Karnataka Governor Thaawar Chand Gehlot Launches Braille-Enabled Version of Indian Constitution

In February 2025, Karnataka Governor **Thaawar Chand Gehlot** launched a **Braille**-enabled version of the **Indian Constitution** in Bengaluru (Karnataka) to mark the **75th** anniversary of the Constitution.

- This initiative, a collaboration between Sankara Eye Hospital, Bengaluru and Confederation of Indian Industry (CII) Young Indians (Yi), Bengaluru aimed at empowering individuals who are blind or have low vision by enabling them to read and understand their rights and responsibilities as citizens.

i. The Braille version of the Constitution will be distributed across **key institutions** to ensure broader access.

ii. This project strives to create a more inclusive society by making foundational national knowledge accessible to all, regardless of their vision ability.

iii. This launch signifies a monumental shift in providing visually impaired citizens the opportunity to independently engage with their rights and responsibilities.

Aspirant Queries

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

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

Aspirant: Why is there a delay in news?

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


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

GA Questions Asked in Exams

- [Affairscloud's Self Analysis for General Awareness Section](#)

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



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Real Exam VS **AffairsCloud CA**

38
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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	—	—	—	—
Total	45	38	29	16

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