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Weekly

Daily

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February 29 2024 PIB News - English
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AFFAIRSCLOUD TODAY

Table of Contents

Hand Written Notes	5
Detailed Content	12

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Hand Written Notes

NATIONAL AFFAIRS

1)

Sukanya Samriddhi Yojana ^{Completed} → 10 years ^{Of} → Implementation
DEA, MoF

About ↓

- **Aim:** To secure the financial future of girl children in India
- **Eligibility:** Opened in the name of a girl child till the age of 10 years
- **Min. deposit:** Rs. 250; **Maxi. deposit:** Rs. 1.5 Lakh per financial year
- **Maturity:** 21 years
- Interest is revised quarterly by MoF

Achievements

- As of November 2024, > 4.1 crore SSAs have been opened
- Largest contributor to Sukanya Samriddhi Yojana

1. Uttar Pradesh
2. Tamil Nadu
3. Bihar

SSA - Sukanya Samriddhi Account

DEA - Department of Economic Affairs

MoF - Ministry of Finance

2)

Rajnath Singh ^{Flagged off} → SANJAY → Battlefield Surveillance System ^{From} → New Delhi
MoD

↓ Aim ↓ Developed by ↓ Cost

Combines data from all battlefield sensors to create a Common Surveillance Picture

Indian Army & BEL

Rs 2,402 cr

MoD - Ministry of Defence

BEL - Bharat Electronics Limited

3)

India & UK → ^{Renewed} Health and life sciences partnership → ^{For} 5 years

^{Aim} ↓
To tackle global health challenges like AMR, NCDs,
innovation in digital health & pharmaceuticals

UK - United Kingdom

AMR - Antimicrobial Resistance

NCD - Non-Communicable Diseases

4)

i)

BEE + TERI → ^{To launch} CoEET → ^{At} TERI's IoET → ^{In} Hyderabad, Telangana

^{Aim} ↓ ^{Cost} ↓

To conduct research in energy transition
technologies to reduce greenhouse gas emissions

Rs.25 crore

ii)

Govt → ^{Allocated} **Rs.488 cr** → ^{For} Power projects → ^{Under} PSDF → ^{To} Telangana

BEE - Bureau of Energy Efficiency

TERI - The Energy and Resources Institute

CoEET - Centre of Excellence for Energy Transition

IoET - Institute of Energy Transition

Govt - Government of India

PSDF - Power System Development Fund

5)

^{Launched} NIFT, Hyderabad → VisionNxt → India's **1st** AI & EI fashion forecasting platform → ^{During} NIFT's **40th** Foundation Day celebrations

^{Aim} ↓ ^{Developed under} ↓

To offer trend insights specifically for
India's fashion & retail industry

MoT

NIFT - National Institute of Fashion Technology

AI - Artificial Intelligence

EI - Emotional Intelligence

MoT - Ministry of Textiles

INTERNATIONAL AFFAIRS

1)

GFP Index → 2025 Global Military Ranking → ^{Topped by} USA → ^{Placed} India at Rank 4
(Out of 145 countries)

Rank	Country	Power Index score
1	USA	0.0744
2	Russia	0.0788
3	China	0.0788
4	India	0.1184
5	South Korea	0.1656
145 (Last)	Bhutan	6.3934

Key point: India's defence allocation for 2025 - USD 75 billion

GFP - Global Firepower

USA - United States of America

2)

THE → ^{Released} World University Ranking 2025 → ^{Topped by} University of Oxford

Top 5 World University Ranking 2025

Rank	Name of the Institute	Country
1	University of Oxford	United Kingdom
2	MIT	USA
3	Harvard University	USA
4	Princeton University	USA
5	University of Cambridge	United Kingdom

World University Rankings 2025 by subject

→ IISc Bengaluru - Ranks 96 among top 100 universities for Computer science

→ USA universities dominated the top 10 lists across all subjects

→ Asia's best performance in business and economics

→ Rank 4 - Peking University, China

→ Rank 6 - Tsinghua University, China

THE - Times Higher Education

MIT - Massachusetts Institute of Technology

USA - United States of America

3)

UNCTAD ^{Released} → Global Investment Trends Monitor 2024 → FDI Rises **11%** to **USD 1.4 trillion**
(Drops 8% Excluding European Flows)

^{Highlights} ↓

→ FDI in India grew by **13%**

→ FDI in developing Asia declined by 7%

UNCTAD - United Nations Conference on Trade and Development

FDI - Foreign Direct Investment

BANKING & FINANCE

1)

TATA AIG General Insurance ^{Launched} → CyberEdge ^{To offer} → Cyber Insurance for Indian Businesses from cyber risks
(Insurance solution)

2)

RBI ^{Cancelled} → CoR ^{Of} → X10 Financial Services ^{Due to} → Irregularities in digital lending operations
(NBFC)

RBI - Reserve Bank of India

CoR - Certificate of Registration

NBFC - Non-Banking Financial Company

3)

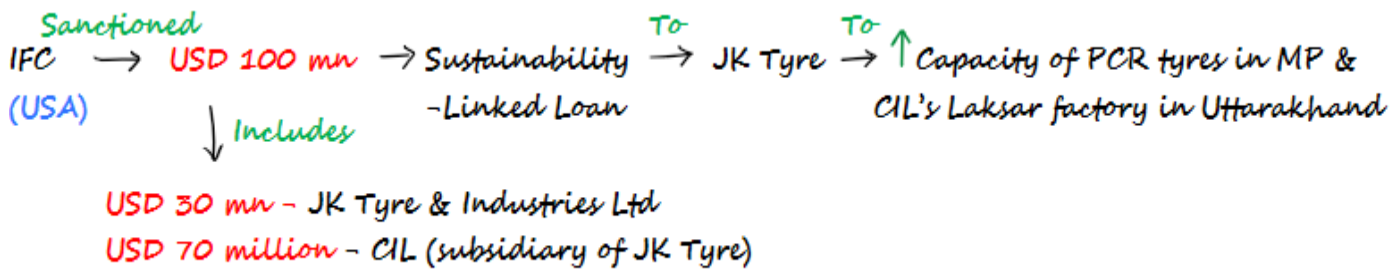
TATA AIG General Insurance ^{Launched} → Shubh Muhurat ^{To} → Help families plan their finances for weddings
(Life insurance solution)

4)

HDFC Life Insurance + CARS24 Financial Services ^{For} → HDFC Life's products to CARS24 Financial Services customers
(NBFC)

NBFC - Non-Banking Financial Company

5)



USA - United States of America

IFC - International Finance Corporation

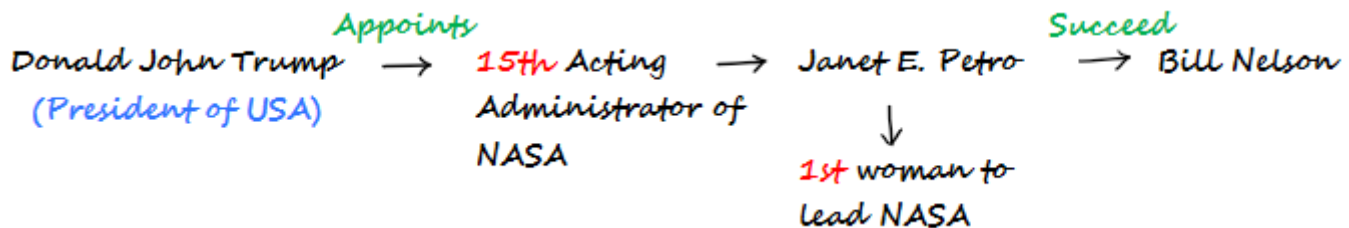
PCR - Passenger car radial

CIL - Cavendish Industries Limited

MP - Madhya Pradesh

APPOINTMENTS & RESIGNATIONS

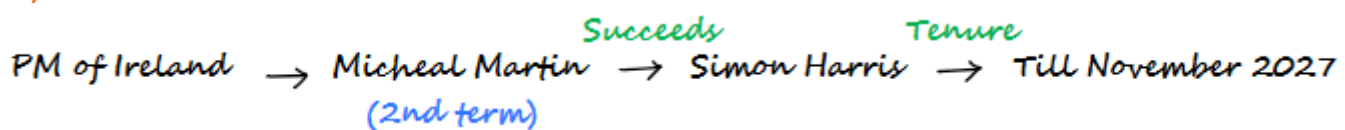
1)



NASA - National Aeronautics Space Administration

USA - United States of America

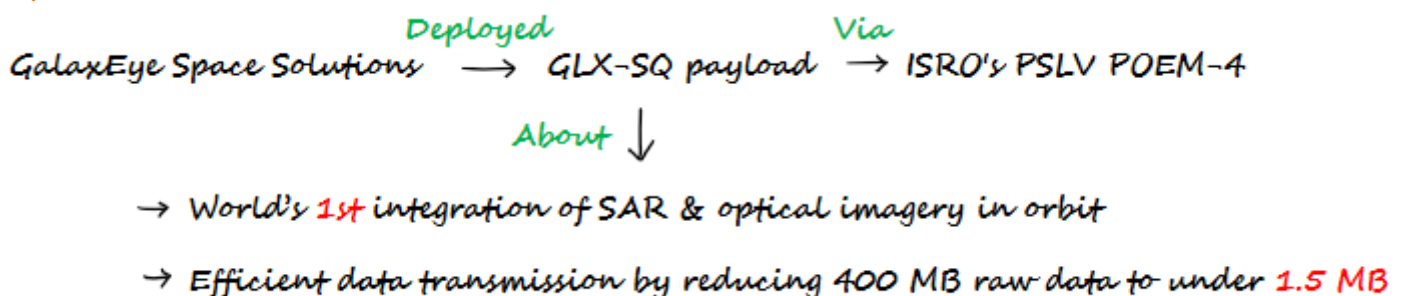
2)



PM - Prime Minister

SCIENCE & TECHNOLOGY

1)



ISRO - Indian Space Research Organisation

PSLV - Polar Satellite Launch Vehicle

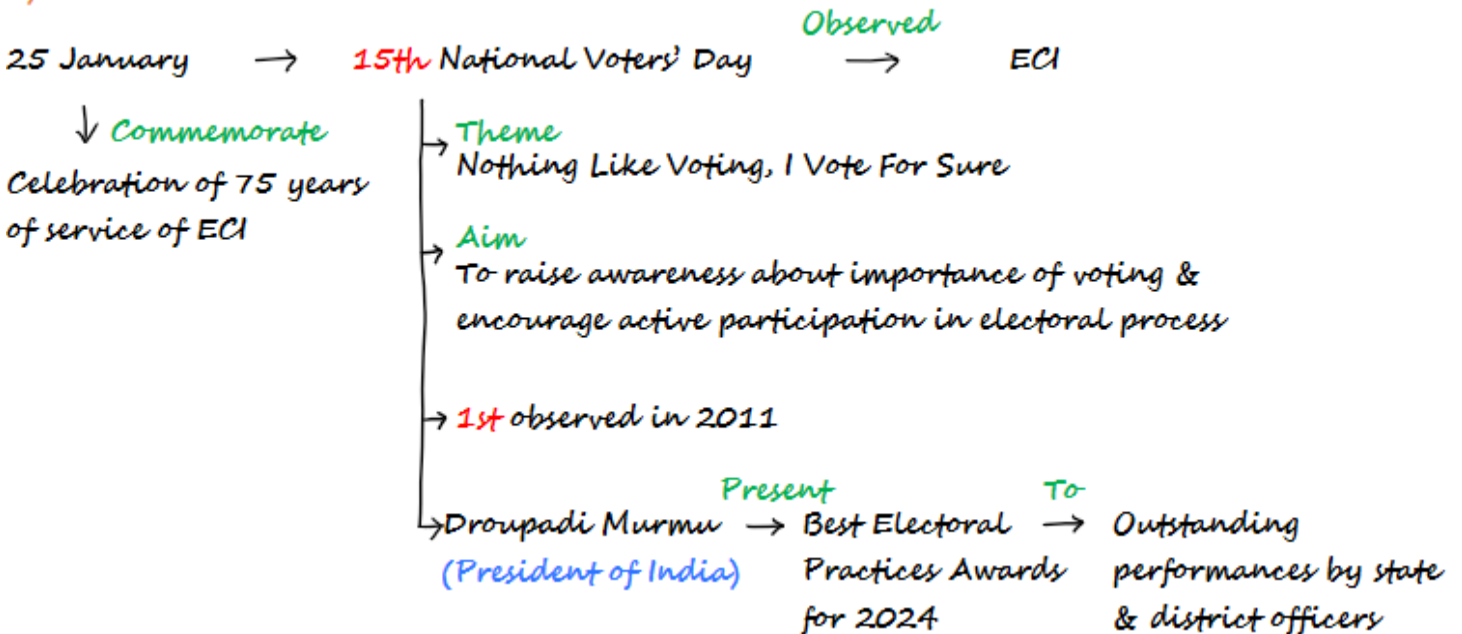
POEM - PSLV Orbital Experimental Module-4

SAR - Synthetic Aperture Radar

MB - Megabytes

IMPORTANT DAYS

1)



ECI - Election Commission of India

2)



PRASAD - Pilgrimage Rejuvenation and Spiritual Augmentation Drive

TTDI - Travel and Tourism Development Index

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Detailed Content

Current Affairs 26 & 27 January 2025 : Headlines

AFFAIRSCLOUD TODAY

ENGLISH

National Voters' Day

January 25 2025

Global Firepower Index 2025: USA Tops Military Ranking, Russia And China Close; India Ranks Fourth Among 145 Nations

CURRENT AFFAIRS

26 & 27 JANUARY 2025

- ▶ Sukanya Smriddhi Yojana Completed Decade of Transforming Lives
- ▶ Union Minister Rajnath Singh Flags-off 'SANJAY – The Battlefield Surveillance System' from New Delhi
- ▶ India & UK Renew 5-Year Partnership to Strengthen Health Sectors
- ▶ BEE & TERI sign MoU to Establish CoEET in Hyderabad
- ▶ NIFT Hyderabad launches 'VisionNxt', fashion forecasting platform
- ▶ GFP 2025 Military Strength Ranking: USA Tops, India Secures 4th Position
- ▶ THE World University Rankings 2025 by Subjects: IISc Bengaluru Among Top 100 Institutes in CS
- ▶ UNCTAD Global Investment Trends Monitor 2024: FDI Rises 11%, Drops 8% Excluding European Flows
- ▶ TATA AIG Launches 'CyberEdge' to Offer Cyber Insurance for Indian Businesses
- ▶ RBI Cancels Registration of X10 Financial Services
- ▶ Tata AIA Life Insurance Introduced 'Shubh Muhurat' to Simplify Wedding Savings
- ▶ JK Tyre Receives USD 100 Million Sustainability-Linked Loan from IFC
- ▶ HDFC Life Tie-Up with CARS24 Financial Services for Life Insurance Distribution
- ▶ Micheal Martin elected as PM of Ireland
- ▶ Janet E. Petro, 1st Woman appointed as 15th Acting Administrator of NASA
- ▶ GalaxEye Space Solutions Private Limited deploys GLX-SQ payload aboard ISRO's PSLV POEM
- ▶ National Voters' Day 2025 – January 25
- ▶ National Tourism Day 2025 – January 25

NATIONAL AFFAIRS

Sukanya Samriddhi Yojana Completed Decade of Transforming Lives

On January 22 2025, Sukanya Samriddhi Yojana (SSY), a flagship initiative of Government of India (GoI) which aims to secure the financial future of girl children in India, has completed **10 years** of successful implementation.



- The scheme was launched by Prime Minister (PM) Narendra Modi on January 22, 2015 as part of Beti Bachao Beti Padhao (BBBP) campaign in Panipat(Haryana).
- The Department of Economic Affairs(DEA) under the Ministry of Finance is responsible for the SSY.

About Sukanya Samriddhi Yojana (SSY):

i.Small Deposit Scheme: It is a small deposit scheme, designed to meet the education and marriage expenses of a girl child.

ii.Eligibility Criteria: As per the scheme, the guardian can open the account immediately after the birth of the girl child till she attains the age of 10 years.

- The girl child should be a resident of India from the time of maturity or closure of the account.
- Maximum one account can be opened per child. However, parents/guardians are allowed to open a maximum of two accounts in case of twins or triplets.

iii.Documents required to open SSA: Sukanya Samriddhi Account (SSA) Opening Form, Birth certificate of girl child, Identity(ID) proof and resident proof (as per Reserve Bank of India (RBI) Know Your Customer,KYC).

iv.Minimum and Maximum deposit: Under this scheme, parents are allowed to open SSY accounts for girls at any post office or designated commercial bank branch.

- The minimum deposit amount required to open SSY is **Rs 250**, and subsequent deposits can be made in multiples of Rs 50, provided that at least Rs 250 is deposited in a Financial Year (FY).
- Maximum deposit of **Rs 1.5 lakh per FY** can be maintained in the account under the SSY.
- Maximum time period for which deposits can be made is 15 years from the account opening date.

Note: As per Section 80C of the Income Tax Act of 1961, the parent making SSY investment can avail tax deduction benefit of up to Rs 1.5 lakh in a FY.

v.Guardian manage SSA: The account is managed by the guardian until the girl child reaches the **age of 18**.

vi.Maturity Period: The account matures on completion of a period of 21 years from the date of opening of account or until the marriage of girl (after 18 years)



vii. Interest rate on SSA: Initially, when the scheme was launched in 2015, it offered 9.1% interest rate and since then, the interest rate on SSA have been fluctuated. The interest rate on SSA is revised quarterly by the **Ministry of Finance (MoF)**.

- Since January 2024, the SSA has offered an interest rate of **8.2%**.

viii. Interest Calculation: Interest on SSA is calculated every month on the lowest balance in the account between the close of the 5th and the end of the month.

ix. Withdrawals: An account holder is allowed to withdraw a maximum 50% of the balance at the end of the preceding FY, specifically for educational purposes.

- This withdrawal is permissible only after the account holder attains the age of 18 or completes the 10th standard, whichever comes first.
- Also, withdrawals can be made either as lump sum or in installments, with a maximum of one withdrawal per year for up to 5 years.

x. Premature Closure: The premature closure of SSA is allowed after the completion of 5 years of opening the account in the case of account holder's untimely death.

- Premature closure of account is allowed in some other cases like: account holder facing life-threatening medical issues or the death of the guardian. The account office will consider premature closure only after thorough documentation is provided.

Key Points:

i. As of November 2024, more than **4.1 crore** SSAs have been opened under SSY.

ii. As of November 2024, Uttar Pradesh (**UP**) emerged as the largest contributor to SSY, with 45 lakh accounts have been opened under the scheme, followed by Tamil Nadu (TN) (30 lakh) and Bihar (22 lakh).

About Ministry of Finance (MoF):

Union Minister- Nirmala Sitharaman (Rajya Sabha- Karnataka)

Minister of State (MoS)- Pankaj Chaudhary (Constituency- Maharajganj, Uttar Pradesh, UP)

Union Minister Rajnath Singh Flags-off 'SANJAY - The Battlefield Surveillance System' from New Delhi

On 24th January 2025, Union Minister **Rajnath Singh**, Ministry of Defence (MoD) flagged off '**SANJAY**', the Battlefield Surveillance System (BSS) from South Block, New Delhi, Delhi.



- It has been indigenously and jointly developed by the Indian Army (IA) and Bengaluru(Karnataka) based Bharat Electronics Limited (**BEL**), establishing a favorable environment for the realization of "Aatmanirbharta" as a sequel to the IA's "**Year of Technology Absorption.**"
- This system has been developed under the Buy (Indian) category at a cost of **Rs 2,402 crore**.

Key People:

Union Minister of State(MoS) Sanjay Seth, MoD; Chief of Defence Staff (CDS) General Anil Chauhan, Chief of the Army Staff(CoAS) General Upendra Dwivedi, Rajesh Kumar Singh, Secretary of MoD, and other senior officials of MoD and BEL, were present at the flagging-off ceremony.

About SANJAY:

i. An automated system called SANJAY combines the data from all battlefield sensors, both aerial and ground-based, processes it to ensure its accuracy, avoids duplication, and combines it to create a Common Surveillance Picture of the battlefield via the Army Data Network and Satellite Communication Network.

ii. It will improve battlefield transparency and reshape the future battlefield through a Centralised Web Application that will provide information to the Command and Army Headquarters, and the IA Decision Support System.

iii. The BSS is equipped with modern sensors and advanced analytics. It will be a force multiplier in intelligence, surveillance, and reconnaissance, monitor the broad land borders, stop invasions, and evaluate circumstances with unmatched accuracy.

- In a network-centric environment, this would allow commanders to conduct both conventional and non-conventional operations. Its implementation will be a significant step toward data and network centrality in IA.

iv. These systems will be implemented in three stages across all operational Brigades, Divisions, and Corps of IA from March 2025 to October of 2025, which has been declared as 'Year of Reforms' by the MoD.

About Bharat Electronics Limited (BEL):

Chairman & Managing Director (CMD) - Manoj Jain

Headquarters – Bengaluru, Karnataka

Founded – 1954

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India & UK Renew 5-Year Partnership to Strengthen Health Sectors

On January 23, 2025, **India** and the United Kingdom (**UK**) have renewed their health and life sciences partnership by signing a **five-year** Memorandum of Understanding (**MoU**) to strengthen collaboration and sharing knowledge in areas of mutual interest within health and life sciences during a ceremony held in New Delhi (Delhi).



- The primary focus of the renewed partnership is a shared vision for Universal Health Coverage.
- The partnership aims to tackle global health challenges such as Antimicrobial Resistance (AMR), Non-Communicable Diseases (NCDs), digital health innovations, and advancements in pharmaceuticals.

Key People: The ceremony was attended by Union Minister Jagat Prakash (**JP**) **Nadda**, Ministry of Health and Family Welfare (MoH&FW); **Wes Streeting**, UK Secretary of State for Health and Social Care and **Lindy Cameron**, Acting High Commissioner of the UK to India

Focus Areas of the MoU:

- i. Health systems, digital health interventions like telemedicine, public health and disease surveillance, and cybersecurity, including challenges and strategies to enhance resilience.
- ii. To improve medical supply resilience to prevent and respond to future disruptions, while addressing regulatory issues, including the regulation and quality assurance of medicines, medical devices, and shared quality standards.
- iii. Focusing on human resources for health, with an emphasis on education, training, and exchange in medical training, family medicine, and nursing.
- iv. Health security focuses on cooperation and research on infectious diseases, emerging infections, and pandemic prevention, preparedness, and response, including integrated surveillance across humans, animals, and plants.

About the United Kingdom (UK):

Prime Minister (PM) – Keir Starmer

Capital – London

Currency – The pound sterling, or Great Britain Pound (GBP)

About Ministry of Health and Family Welfare (MoH&FW):

Union Minister – Jagat Prakash (JP) Nadda (Rajya Sabha- Gujarat)

Minister of State (MoS) – Jadhav Prataprao Ganpatrao (Constituency- Buldhana, Maharashtra), Anupriya Patel (Constituency- Mirzapur, Uttar Pradesh, UP)

BEE & TERI sign MoU to Establish CoEET in Hyderabad

On January 24 2025, The Bureau of Energy Efficiency (BEE), Ministry of Power (MoP) and The Energy and Resources Institute (TERI) have signed a Memorandum of Understanding (MoU) to launch a Centre of Excellence for Energy Transition (CoEET) at TERI's Institute of Energy Transition (IoET) in Hyderabad, Telangana.



- The project cost is estimated at **Rs.25 crore** under which BEE will provide a financial support of Rs.5 crore annually for 5 years for assisting in the establishment and functioning of the Centre.
- TERI will provide its existing **infrastructure** at its Hyderabad campus and will monitor the operational activities of the Centre.

Key People:

The MoU was signed in the presence of Union Minister Manohar Lal, MoP and Ministry of Housing and Urban Affairs (MoHUA), and A. Revanth Reddy, Chief Minister (CM) of Telangana along with senior officials from the MoP, BEE, TERI, and the Telangana government in Hyderabad.

About Centre of Excellence for Energy Transition (CoEET):

- i. The CoEET aims to conduct **research**, innovation, and capacity-building in energy transition technologies and policies by collaborating with corporates, industries, and academicians.
 - The Centre will work with both national and international organizations to strengthen India's ability to address energy transition challenges and contribute to global sustainability goals.

- ii. Its efforts will focus on reducing greenhouse gas emissions, improving **energy efficiency**, and accelerating the adoption of **low-carbon technologies** in sectors such as industries, Micro, Small and Medium Enterprises (MSMEs), buildings, transport, power, and mining.
- iii. The Centre will also develop advanced **energy-saving** technologies like efficient motors, Heating, Ventilation and Air-Conditioning (HVAC) systems, smart manufacturing processes, and waste heat recovery solutions.
- Additionally, it will offer **policy** and **regulatory** support for building codes, energy performance standards, and appliance labeling.
 - Circular economy practices, artificial intelligence, and real-time energy monitoring will be promoted to further drive sustainable progress.

Govt allocates Rs.488 crore for power projects in Telangana

The Government of India (GoI) has provided a budget of **Rs.488 crore** to **Telangana** for 9 new schemes under the Power System Development Fund (PSDF).

- The schemes will help to strengthen the power grid and adequate electricity supply across the state.

About Bureau of Energy Efficiency (BEE):

The Government established the Bureau of Energy Efficiency (BEE) on 1st March **2002** under the provisions of the **Energy Conservation Act, 2001**.

Director General (DG)– Srikant Nagulapalli

Headquarters– New Delhi, Delhi

About The Energy and Resources Institute (TERI):

Director General (DG)– Vibha Dhawan

Headquarters– New Delhi, Delhi

Founded– 1974

NIFT Hyderabad launches 'VisionNxt', fashion forecasting platform

In January 2025, the National Institute of Fashion Technology (NIFT), Hyderabad (Telangana) launched '**VisionNxt**', India's first fashion forecasting platform that combines Artificial Intelligence (AI) and Emotional Intelligence (EI). This was unveiled during NIFT's 40th Foundation Day celebrations in Hyderabad,

- i. The platform, developed under the Ministry of Textiles (MoT), is designed to offer trend insights specifically for India's fashion and retail industry.
- ii. VisionNxt aims to reduce India's dependency on international trend forecasting agencies by using India's strengths in Information Technology (IT) and textiles.

INTERNATIONAL AFFAIRS

GFP 2025 Military Strength Ranking: USA Tops, India Secures 4th Position

According to the 2025 Military Strength Ranking by the **Global Firepower Index (GFP)**, India has secured 4th place as most powerful military in the world. The United States of America (USA) leads the ranking, followed by Russia in second place and China in third.

Note: These top four military powers—USA, Russia, China, and India—have consistently held their ranks since 2006.



About the Global Military Ranking:

The GFP 2025 evaluates the military capabilities of **145** countries based on more than **60 factors**.

- i. The factors include troop strength, military hardware, economic stability, geographic positioning across land, sea air and access to natural resources.
- ii. The ranking assigns a Power Index (**PwrIndx**) score, where a score of **0.0000** is considered **perfect**. The system also accounts for smaller, technologically advanced nations, allowing them to compete with larger but less developed countries.

Key Points:

- i. According to the Stockholm International Peace Research Institute (**SIPRI**), based in Stockholm, Sweden, global military spending reached a record **USD 2.4 trillion** in 2023.
- ii. According to Global Firepower Analysis (**GFA**) for defence allocation in 2025, the USA allocates the highest budget to its military, amounting to USD 895 billion. It is followed by China with a defense budget of USD 296 billion, Russia at USD 126 billion.
- iii. **India's** defence allocation amounted to **USD 75 billion for the year 2025**.

Top 5 on 2025 Military Strength Ranking:

Rank	Country	PwrIndx
1	United States of America (USA)	0.0744
2	Russia	0.0788
3	China	0.0788
4	India	0.1184
5	South Korea	0.1656

Points to be Noted:

- i. The top **ten** countries in the 2025 Military Strength Ranking **include** the United Kingdom (UK-6th), France (7th), Japan (8th), Turkey (9th), and Italy (10th). Pakistan dropped in the rankings, moving **from** 9th to **12th** place in global military spending.
- ii. At the bottom of the list, **Bhutan** is ranked **145th** with a PwrIndx score of 6.3934. It is preceded by Benin with a score of 4.3156, the Central African Republic with 4.2347, Somalia with 4.2037, and Kosovo with 4.9141.

THE World University Rankings 2025 by Subjects: IISc Bengaluru Among Top 100 Institutes in CS

In January 2025, the Times Higher Education (THE) has released the '[World University Rankings by Subject 2025](#)'. The Indian Institute of Science (IISc) in Bengaluru, Karnataka stands out as the only Indian institution in the **top 100** for Computer science (CS), securing the 96th position for the first time.



- Last year, IISc Bengaluru, was ranked in the 251-300 range and still led Indian universities in this field.
- University of Oxford (the United Kingdom, UK) has topped among all universities followed by the University of Cambridge(UK), and the Massachusetts Institute of Technology(the United States of America, USA).

Top World University Ranking 2025:

Rank	Name of the Institute	Country
1	University of Oxford	United Kingdom (UK)
2	Massachusetts Institute of Technology (MIT)	United States of America (USA)
3	Harvard University	USA
4	Princeton University	USA
5	University of Cambridge	UK

About World University Rankings by Subject 2025:

The rankings ranked over 11,000 universities across **11 subjects**, including arts, business, computer science(CS), engineering, law, life sciences, medical and health, physical sciences, psychology, and social sciences.

Top institutions in World University Rankings 2025 by subject:

Subjects	Top institutions	Country
Arts and Humanities	Massachusetts Institute of Technology	United States of America(USA)
Business and Economics	Massachusetts Institute of Technology	USA

Computer Science	University of Oxford	United Kingdom(UK)
Education Studies	Stanford University	USA
Engineering	Harvard University	USA
Law	Stanford University	USA
Life Sciences	Harvard University	USA
Medical and Health	University of Oxford	UK
Physical Sciences	California Institute of Technology	USA
Psychology	Stanford University	USA
Social Sciences	Massachusetts Institute of Technology	USA

Highlights:

i. Globally, **USA universities** dominated the top 10 lists across all subjects, with Stanford University, Harvard University, and University of Cambridge are the only institutions represented in the top 10 across all 11 subjects.

- The USA also emerged as the most represented country in the rankings across all disciplines.

ii. No Asian universities topped any of the individual subjects. China and Singapore appear in the top 50s for all 11 subjects, Hong Kong is represented in 9 of them, and Japan appears for 8.

- Asia's best performance is in business and economics where **Peking University**, Beijing(China) and **Tsinghua University**(Beijing) both rose to take 4th and 6th place, respectively.

iii. The University of Hong Kong, both of these Chinese universities finished in the top 10 for education studies as well.

- Meanwhile, the National University of Singapore is in ninth position in engineering again and cracked the top 10 in physical sciences, the first institution from Asia to achieve this in 10th place.

Highlights for Indian Universities:

i. In computer science, **53** Indian universities have made it to the global top rankings, up from 47 in 2024, with IISc ranked 96th globally.

ii. In social sciences, **14** Indian institutions have kept their spots.

iii. This year, 24 Indian institutions made it to the top list in business and economics, from just 15 last year.

- Institutions like Amity University, Noida(Uttar Pradesh, UP); Kalinga Institute of Industrial Technology (KIIT) University, Bhubaneswar(Odisha); University of Petroleum and Energy Studies (UPES), Dehradun(Uttarakhand) and Delhi University (DU), New Delhi(Delhi) secured places in the 401-500 band.

iv. For medical and health subjects, 28 Indian institutions have made it to the rankings.



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- Saveetha Institute of Medical and Technical Sciences, Chennai(Tamil Nadu, TN) ranked in the 251-300 band.

v.Jadavpur University, Kolkata(West Bengal, WB) placed in the rankings for the first time, securing a place in the 601+ band.

Ranking of Indian Institutions:

Rank Range	Category	Name of the institute
96th	Computer Science	Indian Institute of Science (IISc), Bengaluru
251-300	Computer Science	Anna University, Chennai
251-300	Medical and Health	Saveetha Institute of Medical and Technical Sciences
301+	Law, Psychology	Delhi University (DU)
301-400	Computer Science	Lovely Professional University (LPU)
401-500	Social Sciences	Amity University, Kalinga Institute of Industrial Technology (KIIT), University of Petroleum and Energy Studies (UPES)
401-500	Arts and Humanities	Jawaharlal Nehru University (JNU), Delhi University
601+	Arts and Humanities	Jadavpur University

About Times Higher Education (THE):

Founded– 1971

Headquarters– London, United Kingdom (UK)

UNCTAD Global Investment Trends Monitor 2024: FDI Rises 11%, Drops 8% Excluding European Flows

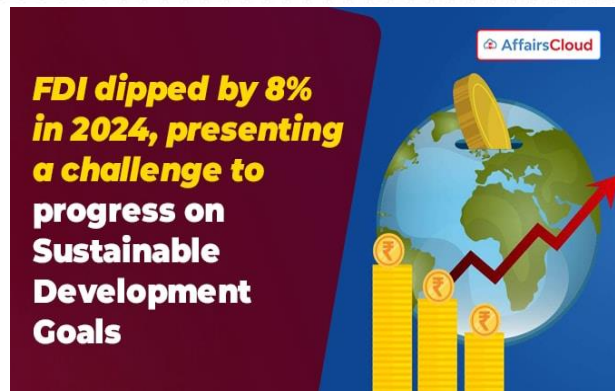
In January 2025, the United Nations Conference on Trade and Development (UNCTAD) reported in its [Global Investment Trends Monitor 2024](#) that global foreign direct investment (FDI) increased by **11%**, reaching an estimated **USD 1.4 trillion in 2024**. However, FDI declined by **8%** when excluding flows through European conduit economies.

The decline in FDI poses a risk to the progress of the Sustainable Development Goals (SDGs), which depend on international project financing.

FDI in **India** grew by **13%**, with an increase in both the number and value of greenfield project announcements.

Highlights of the report:

i.FDI in developing countries declined for the second consecutive year, dropping by 2%, in Central and West Asia as well as South America.



ii. FDI to developing Asia declined by 7%, with China's inflows dropping 29% for the second consecutive year.

iii. Association of Southeast Asian Nations (ASEAN) FDI rose 2% to a record USD 235 billion,

iv. Global investments in Sustainable Development Goals (SDG)-related sectors fell by 11% in 2024, with a decline in the number of projects in agrifood systems, infrastructure, and water and sanitation compared to 2015.

v. In Europe, FDI dropped by 45% excluding conduit economies, with 18 of 27 member states experiencing declines. Notable decreases included Germany (-60%), Italy (-35%), Spain (-13%), and France (-6%).

vi. The United States of America (USA) and India experienced significant growth in manufacturing projects, hitting record levels.

In India, semiconductor and basic metals projects were key drivers of this increase.

Global trends:

i. Greenfield projects decreased by 8% in number and 7% in value, although investments in semiconductors and Artificial Intelligence (AI) showed growth from 2023.

ii. International project finance continued to decline, with the number of deals dropping by 31% and the value decreasing by 26%.

iii. Cross-border Mergers and Acquisitions (M&A) activity declined by 13% in deal numbers, but total deal values rose by 2%, indicating a possible recovery from the past two years' decline.

Key points:

i. **International project finance:** Announcement of large-scale projects involving multiple investors, often with a significant debt component. These projects typically focus on infrastructure sectors, making them highly relevant for investments aimed at achieving the Sustainable Development Goals (SDGs).

ii. **Greenfield projects:** Announcement-based data that reflect investment intentions for the reporting year, providing insight into future FDI trends. These projects primarily focus on industrial sectors.

iii. **Cross-border M&As:** Transactions that directly impact FDI flows by involving the acquisition or merging of companies across national borders.

About United Nations Conference on Trade and Development (UNCTAD):

Secretary-General – Rebeca Grynspan

Headquarters – Geneva, Switzerland

Founded – 1964

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BANKING & FINANCE

TATA AIG Launches 'CyberEdge' to Offer Cyber Insurance for Indian Businesses

In January 2025, Mumbai (Maharashtra) based TATA AIG General Insurance Company Limited (**TATA AIG**) launched '**CyberEdge**', an innovative cyber insurance solution aimed at safeguarding businesses of all sizes from a broad range of cyber risks.



- It offers comprehensive financial and operational support, including coverage for forensic investigations, legal fees, data recovery, extortion payments, and losses incurred from business interruptions.

Features of CyberEdge:

i.First Response Cover: It provides the insured with 24/7 access to Tata AIG's team of incident response experts during a cyber incident. The service ensures top-tier legal and Information technology (IT) forensics within 2 hours of contacting the dedicated hotline, addressing the critical first 24 hours.

ii.Bricking Recovery Expenses: It cover the costs of replacing damaged equipment and helps restore normal business operations if a cyber incident makes your computer system inoperable.

iii.Comprehensive network loss calculation: It allows clients to choose between gross or net profit, depending on what best suits their business. The policy also covers the professional fees of a third-party forensic accounting firm to calculate the covered loss.

iv.Wider computer system protection: Covers BYOD (Bring Your Own Device), Operational Technology (OT) systems, industrial control systems, and Supervisory Control and Data Acquisition (SCADA) systems.

v.Network Interruption coverage: It covers disruptions for up to 120 days after an incident, including proactive mitigation costs.

vi.Other protection: It covers security and system failures, including voluntary or regulatory shutdowns, as well as protection for multimedia activities.

Points to Note:

i.The Indian cyber insurance market was valued at **Rs.850 crore** in 2024 and is expected to grow at a Compound Annual Growth Rate (CAGR) of **25%** from 2025 to 2030.

ii. According to Prahar's report, titled 'The Invisible Hand', India could experience up to 1 trillion cyberattacks annually by 2033, rising to 17 trillion by 2047.

About TATA AIG General Insurance Company Limited:

Managing Director(**MD**) Chief Executive Officer (**CEO**) – Amit Ganorkar

Headquarters – Mumbai (Maharashtra)

Founded – 2001

RBI Cancels Registration of X10 Financial Services

In January 2025, the Reserve Bank of India (RBI) cancelled the Certificate of Registration (CoR) of Mumbai(Maharashtra)-based **X10 Financial Services Limited** (formerly Abhishek Securities Limited), a Non-Banking Financial Company (NBFC), due to irregularities in its digital lending operations.

- As a result, the company is no longer allowed to operate as an NBFC.
- i.The company **violated guidelines** related to **outsourcing financial services** by allowing external service providers (SPs) to handle key tasks such as credit appraisal, setting interest rates, and Know Your Customer (KYC) verification.
- ii.The company had been offering loans through several mobile applications (apps), including Wecash Technology, XNP Technology, Yarlung Technology, Xinrui International, Omelette Technology, Mad-Elephant Network Technology, and Huidatech Technology.

Tata AIA Life Insurance Introduced 'Shubh Muhurat' to Simplify Wedding Savings

In January 2025, Mumbai, Maharashtra based **Tata AIA Life Insurance** launched '**Shubh Muhurat**,' a life insurance solution to help families prepare financially for weddings. The plan aims to address the rising costs of weddings by combining disciplined savings, asset growth, and financial security.

- i.According to a report by New York, United States(US) based **Jefferies Group LLC**, India's wedding industry is the **second largest** in the world, which hosted over 80 lakh marriages in 2024, with expenses surpassing Rs 10.7 lakh crore. The average wedding cost of Rs 12.5 lakh which is twice as much as the expenditure from preschool to Graduation.
- ii.It aims to reduce the financial burden on parents between the ages of **31-50** with children between 1-20 years by offering '**Shubh Muhurat**,' life insurance policy.
- iii.The funds are legally protected under the Married Women's Property Act (**MWPA**).
- iv.The benefit protection rider on the policy waives future premiums and ensures that nominees will receive maturity benefits in the event of the policyholder's death. This guarantees that the family won't experience financial hardship as the wedding plans proceed.

JK Tyre Receives USD 100 Million Sustainability-Linked Loan from IFC

In January 2025, Washington, United States(US) based International Finance Corporation (**IFC**) sanctioned a **USD 100 million** Sustainability-Linked Loan (**SLL**) to New Delhi based **JK Tyre**, a leading Indian tyre manufacturer with a global presence.

- The funding includes **USD 30 million** for **JK Tyre & Industries Limited** and up to **USD 70 million** for Cavendish Industries Limited (**CIL**), a subsidiary of JK Tyre. JK Tyre is a flagship company of JK Organisation, a global conglomerate.
- i.Using the funds, the company will increase the capacity of its passenger car radial (PCR) tyres at Banmore plant in Madhya Pradesh (MP). Additionally, the funds would be used to increase the capacity of CIL's Laksar factory in Uttarakhand to produce truck and bus radials (TBR).
- ii.The initiative aims to boost local supply chains, encourage the development of energy-efficient tyre production, and create employment.

HDFC Life Tie-Up with CARS24 Financial Services for Life Insurance Distribution

In January 2025, Mumbai (Maharashtra) based **HDFC Life** Insurance Company Limited entered into a corporate agency partnership with Gurugram (Haryana) based **CARS24**

Financial Services Private Limited (Part of CARS24 group), a Non-Banking Financial Company (NBFC) registered with Reserve Bank of India (RBI) and Insurance Regulatory and Development Authority of India (IRDAI).

- This partnership will allow CARS24 Financial Services to offer HDFC Life's products to its current and potential customers.

i. The agreement will enable Insure24, the insurance vertical of the Cars24 Financial Services, to distribute HDFC's life insurance products on Cars24's online platform and its physical outlets across India.

ii. This initiative will play a key role in advancing the broader goal of achieving 'Insurance for All by 2047.'

APPOINTMENTS & RESIGNATIONS

Micheal Martin elected as PM of Ireland

On 23 January 2025, **Micheal Martin**, leader of the Fianna Fail party, was elected as the Prime Minister (PM) of **Ireland** for a second term. He received 95 votes out of 171 votes in the parliament. He will serve as the PM of Ireland until November 2027.



- He previously served as PM of Ireland from 2020 to 2022.

Key Points:

i. **Micheal Martin** will lead a coalition government that comprises Fianna Fail party, their historic rival Fine Gael Party, and independent parliamentarians.

ii. This marks the second consecutive coalition between Fianna Fail and Fine Gael, replacing the Green Party in government.

iii. **Simon Harris** of Fine Gael will become the PM of Ireland in 2027, he is expected to become Foreign Minister after succeeding Micheal Martin as Deputy PM under the coalition agreement.

About Micheal Martin:

i. Micheal Martin was a history teacher before entering into politics.

ii. He was first elected in 1989 to the constituency of Cork South Central, Ireland.

iii. He was a senior member of the Fianna Fail government that signed up for the European Union (EU)/International Monetary Fund (IMF) bailout in 2010.

- Despite the significant losses Fianna Fail suffered in the 2011 elections following the EU/IMF bailout, Martin led the party's recovery, guiding Fianna Fail back into power nine years later.

iv. He has held several ministerial positions, including health, trade and education.

About Ireland:

President – Michael Daniel Higgins

Capital – Dublin

Currency – Euro(EUR)

Janet E. Petro, 1st Woman appointed as 15th Acting Administrator of NASA

On January 20 2025, **Janet E. Petro** was appointed as the 15th **Acting Administrator** of National Aeronautics Space Administration (NASA) by the President of the United States of America (USA) **Donald**

John Trump. She became the 1st woman to lead NASA since its founding in 1958 and replaced the 14th NASA administrator, **Bill Nelson**.



- Currently, she also serves as the **11th Director** of NASA's John F. Kennedy Space Center (KSC, originally known as the NASA Launch Operations Center) in Florida, USA, and was the 1st woman to hold this position.

About Janet E. Petro:

i. Janet E. Petro is an American Engineer and civil servant known for her impactful career in space exploration and aviation.

ii. In 2000, she joined NASA and served as the Deputy Director at the John F. Kennedy Space Center, USA, a position she held until 2019.

iii. In 2018, she was selected by the Florida Governor to be inducted into the 'Florida Women's Hall of Fame'.

iv. She also served a 12-month appointment as the Deputy Associate Administrator and Acting Director of NASA for the Office of Evaluation.

v. On June 30, 2021, she was appointed as the 11th Director of the John F. Kennedy Space Center, USA by the 14th NASA administrator, Bill Nelson

About National Aeronautics Space Administration (NASA):

Headquarters– Washington, District of Columbia (DC), USA

Established– 29 July 1958

SCIENCE & TECHNOLOGY

GalaxEye Space Solutions Private Limited deploys GLX-SQ payload aboard ISRO's PSLV POEM

On January 23, 2025, Chennai (Tamil Nadu TN) based startup GalaxEye Space Solutions Private Limited successfully deployed its **GLX-SQ** payload aboard the Indian Space Research Organisation's (**ISRO**) Polar Satellite Launch Vehicle (PSLV) Orbital Experimental Module-4 (POEM-4), which was launched on December 30, 2024.

- This mission marks the **world's 1st-ever** integration of Synthetic Aperture Radar (SAR) and optical imagery in orbit.
- This first-of-its-kind integration of SAR and optical imagery addresses critical needs in sectors such as defence, agriculture, and disaster response.

Key Points:

i. The GLX-SQ payload is designed to generate, capture, and process **SAR images** in space, completing all image processing and compression within **10 minutes**.

ii. By reducing **400 megabytes** (MB) of raw data to under 1.5 MB, it ensures efficient data transmission and minimizes communication challenges.

**GalaxEye deploys
GLX-SQ payload
aboard ISRO's
PSLV Orbital
Experimental
Module**



- This fast-paced processing capability underscores the company's cutting-edge approach to real-time data acquisition and management in space.

iii. SAR can capture detailed images even through clouds and darkness, providing valuable insights where traditional optical imagery would fall short.

- This combination enhances Earth observation by offering more reliable and actionable data, in challenging conditions.

iv. The GLX-SQ payload was part of ISRO's POEM initiative, which repurposes the 4th stage of the PSLV rocket to carry and support experimental payloads.

Note: GalaxEye is also gearing up for its flagship mission, 'Mission Drishti', a multi-sensor satellite designed to deliver all-weather, high-resolution imaging, further establishing the company as a leader in the future of remote sensing and satellite technology.

About GalaxEye Space Solutions Private Limited:

Chief Executive Officer (CEO)- Suyash Singh

Headquarters- Chennai, TN

Incorporated- 21 May 2021

About Indian Space Research Organisation (ISRO):

Chairman- V Narayanan

Headquarters- Bengaluru, Karnataka

Established- August 15, 1969

IMPORTANT DAYS

National Voters' Day 2025 – January 25

National Voters' Day (NVD) is observed annually across India on **25th January**, commemorating the foundation of the Election Commission of India (ECI) in **1950**. The day aims to raise awareness about the importance of voting and to encourage active participation in the electoral process and to promote voter registration, especially among the youth.



- 25th January 2025 marks the observance of the **15th** NVD and also marks the celebration of **75 years** of service of ECI.

- The theme of NVD 2025 is “**Nothing Like Voting, I Vote For Sure**”, a continuation of the 2024 theme.

Background:

i. The 1st-ever NVD was celebrated in 2011 to mark the foundation day of the ECI.

- ECI is a permanent Constitutional Body, established on 25 January 1950 by the Constitution of India.

ii. The NVD was approved during a Cabinet meeting, with Dr. Manmohan Singh, the then Prime Minister (PM) of India in 2011.

Points to Note:

i. The right to vote is enshrined in Article 326 of the Indian Constitution, recognizing it as a fundamental right for eligible citizens.

ii. The 61st Amendment of the Constitution of India (Constitution (61st Amendment) Act, 1989), lowered the minimum voting age from **21 to 18 years** for elections to the Lok Sabha and State Legislative Assemblies.

Significance:

i. The day focuses on enrolling new voters and distributing voter identity cards, known as Electoral Photo Identity Cards (EPIC).

ii. The day motivates 1st-time voters to participate in the electoral process by registering to vote and obtaining their voter identity (ID) cards.

2025 Events:

On January 25th, 2025, the ECI hosted a National event in New Delhi (Delhi) with President **Droupadi Murmu** as the Chief Guest and Union Minister, Arjun Ram Meghwal, Ministry of State (MoS) (Independent Charge, IC), Ministry of Law and Justice (MoL&J), as the Guest of Honour.

- This year's 2025 celebration follows the historic and successful conduct of the 2024 Lok Sabha Elections, hailed as the largest democratic exercise in history.
- The event, celebrating the voters of India assumes a grand scale this year 2025 that India's total electorate was approaching 100 crore mark.

Best Electoral Practices Awards 2024:

President Murmu presented the 'Best Electoral Practices Awards for 2024', recognizing outstanding performances by state and district officers in various aspects of election management including innovations in outreach, technology, and voter accessibility.

- Awards were also given to government departments and media organizations that contributed to voter awareness campaigns.

Other Highlights:

i. The 1st copy of the **ECI Coffee Table Book** titled “India Votes 2024: A saga of democracy” was presented to the President Droupadi Murmu by Chief Election Commissioner Rajiv Kumar.

- The publication is a tribute to every voter, election official, security personnel and all the stakeholders who contributed to the success of the 18th Lok Sabha elections.

ii. A short clip of the upcoming docu-drama series “**India Decides**” produced by Warner Bros Discovery was released at the event.

- The 3-part series dives deep into the history and making of the largest elections in the world.

iii. An ECI publication “Belief in the Ballot: Human stories shaping India's 2024 elections” was presented to President Droupadi Murmu.

- The book is a curated set of human interest stories that set these elections apart.

iv. **Multimedia Exhibition:** A multimedia exhibition was showcased, highlighting the key aspects of the 2024 elections with interactive and immersive experiences.

v. International Conference: The 2-day International Conference titled “Global Election Year 2024: Reiteration of Democratic Spaces” was held in New Delhi (Delhi) India and was hosted by the Election Commission (EC) on the occasion of NVD.

- The aim of the conference was to deliberate on common concerns related to electoral integrity, including the challenges posed by misinformation.
- It sought to address and discuss strategies to safeguard democratic processes, especially in the context of the upcoming elections in 2024.

Key People: Representatives from ECs and Election Management Bodies (EMBs) of countries including Mauritius, Bhutan, Kazakhstan, Nepal, Namibia, Indonesia, Russia, Uzbekistan, Sri Lanka, the Philippines, Tunisia, Ireland, and Georgia attended the International Conference.

Note:

i. The electoral database has reached 99.1 crore in January 2024, with a youthful and balanced representation of genders.

- There are 21.7 crore young voters in the 18-29 age group.

ii. The Electoral Gender Ratio was improved by 6 points, increasing from 948 in 2024 to **954 in 2025**.

About Election Commission of India (ECI):

Chief Election Commissioner (CEC) – Rajiv Kumar

Election Commissioner (EC) – Gyanesh Kumar ; Sukhbir Singh Sandhu

Headquarters- New Delhi, Delhi

Established – 1950

National Tourism Day 2025 – January 25

National Tourism Day is observed annually across India on **January 25** to highlight the significance of tourism in India’s economy. The day emphasizes the importance of preserving cultural heritage and promoting various tourist destinations across India.



- The theme for National Tourism Day 2025 is “**Tourism for Inclusive Growth**”.
- This theme aligns with India’s broader tourism vision, **Maha Kumbh Mela**, one of the world’s largest religious gatherings, being held from January 13 to February 26, 2024, in Prayagraj, Uttar Pradesh (UP).

Background:

i. On January 25, 1949, the Government of India (GoI) instituted this day as a National Tourism Day, marking the formation of the Ministry of Tourism (MoT).

- The Tourist Traffic Committee established in 1948 initiated the celebration of “National Tourism Day” to promote tourism in India.

iii. The day highlights the importance of tourism in driving India’s growth, a vision formalized in **1982** to promote tourism.

Significance:

i.Sustainability in Tourism: It promotes responsible tourism and sustainable practices, focusing on environmental preservation and heritage conservation.

ii.Economic Impact: Tourism is a key driver of India's economy, supporting employment and infrastructure development.

iii.Cultural Promotion: The day celebrates India's unique traditions, languages, and cuisines on a global platform.

Government Initiatives :

i.Travel for LiFE Program: Launched in 2023, focuses on promoting sustainable tourism practices and encourages eco-friendly travel and responsible behavior among travelers and businesses.

ii.Swadesh Darshan Scheme: Launched in 2014-15 to develop theme-based tourism circuits, including:

- 'Eco Circuit' which promotes sustainable tourism infrastructure.
- 'Buddhist, Coastal, and Wildlife Circuits' that enhance visitor experiences with improved infrastructure and cohesive storytelling.

iii.PRASAD Scheme: The Pilgrimage Rejuvenation and Spiritual Augmentation Drive (PRASAD) launched in 2014-15, focuses on the development and rejuvenation of iconic pilgrimage sites like Varanasi, Amritsar, and Puri, with improved infrastructure and amenities

iv.Incredible India Campaign 2.0: A digital marketing campaign was launched in 2017 to promote India as a top tourist destination which targets adventure, luxury, wellness, and cultural tourism for both domestic and international audiences.

Facts about Indian Tourism:

i.India has 43 United Nations Educational, Scientific and Cultural Organization (**UNESCO**) World Heritage Sites, with the latest addition of Moidams, the burial system of the Ahom Dynasty in Assam.

ii.The Chenab Bridge in Jammu and Kashmir (J&K), is the world's highest rail bridge, 35 meters (m) higher than the Eiffel Tower, France at 1,315 m long.

iii.Kangra Fort in Himachal Pradesh (HP) was the oldest fort in India, dating back around 3,500 years.

iv.India boasts over 550 wildlife sanctuaries, with **Ranthambore National Park**, Rajasthan being the largest.

v.Mawlynnong, in Meghalaya, is known as **Asia's cleanest village** and offers a stunning and pristine location in Northeast India.

vi.Kumbh Mela holds the title of the largest peaceful gathering in the world.

Points to Note:

i.As per the World Economic Forum 2024, India is ranked **39th** out of 119 countries in the Travel and Tourism Development Index (TTDI).

ii.The United Nations (UN's) **World Tourism Day** is observed annually on September 27 globally to mark the anniversary of the adoption of the UN World Tourism Organization (UNWTO) Statutes in 1970.

About Ministry of Tourism (MoT):

Union Minister – Gajendra Singh Shekhawat (Constituency – Jodhpur, Rajasthan)

Minister of State (MoS) – Suresh Gopi (Constituency – Thrissur, Kerala)

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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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