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4 JANUARY

2025

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AFFAIRSCLOUD TODAY

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Hand Written Notes

NATIONAL AFFAIRS

1)

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Chaired by Has
Union Cabinet \longrightarrow Narendra Modi \longrightarrow Approved
PM of India
```

→ To continue PMFBY & RWBCIS till 2025-26

Budget - Rs.69,515.71 Cr (2021-22 to 2025-26)

- > To create Fund for Innovation and Technology
 - → Integrate advanced technology in insurance scheme YES-TECH, WINDS, etc
 - > Budget Rs.824.77 cr
- → Extended One-time Special Package on DAP from Jan 1, 2025

>Subsidy - Rs 3,500 per metric ton

 \rightarrow NCEL to implement trade of NBWR b/w India & Indonesia \longrightarrow 4 years

PM - Prime Minister

PMFBY - Pradhan Mantri Fasal Bima Yojana

RWBCIS - Restructured Weather Based Crop Insurance Scheme

YES-TECH - Yield Estimation System using Technology

WINDS - Weather Information and Network Data Systems

DAP - Di-Ammonium Phosphate

NCEL - National Cooperative Exports Limited

NBWR - Non-Basmati White Rice

2)

Unchanged

MoF \longrightarrow Interest Rate on Small Savings Schemes \longrightarrow Q4 FY2025

Instruments Rate of Interest (1st Jan, 2025 to 31st Mar, 2025)

Savings Deposit 4.0%

1-Year Post Office Time Deposits 6.9%

Kisan Vikas Patra 7.5% (will mature in 115 months)

Public Provident Fund 7.1%
Sukanya Samriddhi Yojana 8.2%
National Savings Certificate 7.7%
Senior Citizens' Savings Scheme 8.2%

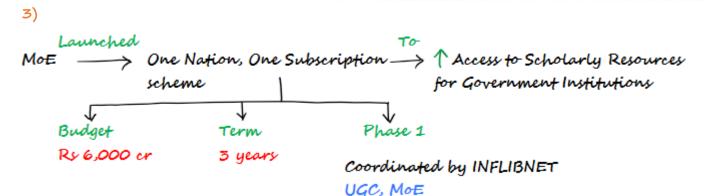
Post Office Monthly Income Scheme 7.4%

Mahila Samman Savings Certificate 7.5%

MoF - Ministry of Finance







MoE - Ministry of Education
INFLIBNET - Information and Library Network
UGC - University Grants Commission

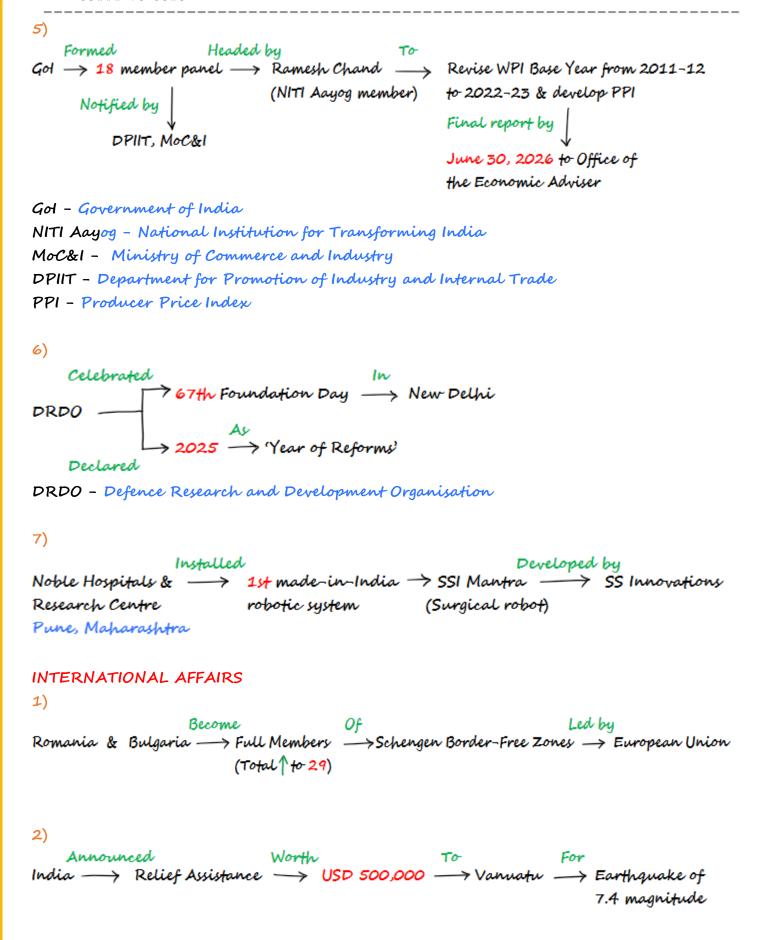
4)

- → Total annual groundwater recharge in India 446.90 BCM
- -> Most prevalent cation Calcium
- → Good groundwater quality Arunachal Pradesh, Mizoram, Meghalaya,
 & Jammu & Kashmir
- Excellent for irrigation Andaman and Nicobar Islands, Chandigarh,
 Puducherry, Himachal Pradesh & Kerala
- → Very High Sodium range (unsuitable for irrigation)
 Andhra Pradesh, Gujarat, Haryana, Punjab, Rajasthan & Uttar Pradesh
- → Widespread contaminated water Rajasthan, Haryana, & Andhra Pradesh
- → Specific Contaminants of Concern
 - > Nitrate (Rajasthan, Tamil Nadu, Maharashtra)
 - ightarrow Fluoride (Rajasthan, Haryana, Karnataka, Andhra Pradesh & Telangana)
 - → Arsenic (Floodplains of the Ganga & Brahamputra rivers)
 - → Uranium (Rajasthan, Punjab)

MoJS - Ministry of Jal Shakti BCM - Billion Cubic Meter











BANKING & FINANCE

1)

For Till

Deadline
$$\rightarrow$$
 30% market share cap for UPI apps \rightarrow December 31, 2026

NPCI For To

SUser limit \rightarrow WhatsApp Pay \rightarrow Its UPI service to all users in India

Removed

NPCI - National Payments Corporation of India

UPI - Unified Payments Interface

2)

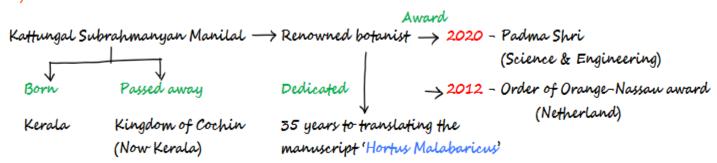
SME - Small and Medium Enterprises

SBI + UBI + Assam → Insurance benefits (zero-premium insurance coverage) to state government employees

SBI - State Bank of India UBI - Union Bank of India

OBITUARY

1)







AWARDS & RECOGNITIONS

1)

Announced To Under

MYAS -> National Sports Awards 2024 -> 47 sportspersons, -> 6 categories

coaches, & entities

Major Dhyan Chand Khel Ratna Award - 4 Awardees, Cash prize - Rs 25 Lakh

Name of the Sportsperson Discipline

Gukesh D Chess Harmanpreet Singh Hockey

Praveen Kumar Para-Athletics
Manu Bhaker Shooting

Arjuna Awards - 32 Awardees, Cash Prize - Rs 15 lakh

Arjuna Awards 2024

Arjuna Awards (Lifetime) - 2 Awardees, Cash Prize - Rs 15 lakh

Name of the Sportsperson Discipline
Sucha Singh Athletics

Murlikant Rajaram Petkar Para-Swimming

Dronacharya Award (Regular Category) - 3 Awardees, Cash Prize - Rs 10 Lakh

Name of the Coach Discipline

Subhash Rana Para-Shooting

Deepali Deshpande Shooting Sandeep Sangwan Hockey

Dronacharya Award (Regular Category) - 2 Awardees, Cash Prize - Ry 15 Lakh

Name of the Coach Discipline

S Muralidharan Badminton Armando Agnelo Colaco Football

Rashtriya Khel Protsahan Puraskar - 1 Awardee

Name of the Entity - Physical Education Foundation of India

Maulana Abul Kalam Azad Trophy - 3 Awardees, Cash prize - Rs 15 Lakh

Name of the University Rank

Chandigarh University, Punjab

Lovely Professional University, Punjab

Guru Nanak Dev University, Amritsar, Punjab

Overall winner University

1st runner up University

2nd runner up University

MYAS - Ministry of Youth Affairs and Sports





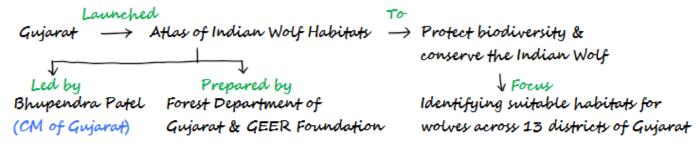
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APPOINTMENTS & RESIGNATIONS
1)
   Appointed
                                            Succeed
                                                            Effect from
MeitY → CEO of UIDAI → Bhurnesh Kumar → Amit Agrawal → Jan 2, 2025
CEO - Chief Executive Officer
UIDAI - Unique Identification Authority of India
MeitY - Ministry of Electronics and Information Technology
                                               Duration
Non-Executive Chairman -> Anup Kumar Sinha -> Jan 07, 2025 to July 04, 2026
of Bandhan Bank
                               (Reappointed)
SPORTS
1)
                                                  Held
World Rapid and Blitz Chess Championships 2024
                                                          New York, USA
 Organized by
            FIDE
                           Rapid Chess title
                                                  Women's Section
        Open Section
        Volodar Murzin (Russia)
                                                Koneru Humpy (India)
15+
        Alexander Grischuk (Russia)
                                                  Ju Wenjun (China)
2nd
3rd
        Ian Nepomniachtchi (Russia)
                                                Kateryna Lagno (Russia)
                            Blitz Chess title
        Magnus Carlsen (Norway) &
15+
                                                  Ju Wenjun (China)
        Ian Nepomniachtchi (Russia)
                                                  Lei Tingjie (China)
            Wesley So (USA)
2nd
        Jan-Krzysztof Duda (Poland)
3rd
                                              Vaishali Rameshbabu (India)
FIDE - International Chess Federation
USA - United States of America
2)
                           Won
                                                        Defeated
78th Santosh Trophy 2024
                                                              Kerala Football Team
                            → West Bengal Football Team
                                    (33rd Title)
    Final At
GMC Balayogi Stadium
                             → Player of the Match - Tulsidas Balaram
(Hyderabad, Telangana)
                             → Player of the Tournament - Peter Thangaraj
```





STATE NEWS

1)



→ In 2023 Wolf Census - Total 222 wolves recorded in an area of 2,217 square kilometers

CM - Chief Minister

GEER - Gujarat Ecological Education and Research

Please Let us Know your Feedback - Handwritten Notes



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Aim

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Detailed Content

Current Affairs 4 January 2025: Headlines



- Cabinet approvals on January 1,2025
- MoF Kept Interest Rate on Small Savings Schemes Unchanged for Q4FY25
- MoE Launches of ONOS Scheme to Enhance Access to Scholarly Resources for Government Institutions
- ► MoJS Released Dynamic Ground Water Resource Assessment Report of the Country for the Year 2024
- Govt Forms Expert Panel headed by Ramesh Chand to Revise WPI Base Year 2022-23
- DRDO celebrates 67th Foundation Day in New Delhi
- First Made-in-India Surgical Robot 'SSI Mantra' Installed at Maharashtra's Noble Hospitals
- Romania and Bulgaria Become Full Members of Schengen Border-Free Zones
- GoI Announces USD 500,000 Relief Assistance to Vanuatu
- ► NPCI extends market cap deadline for UPI apps till 2026
- Federal Bank Launches Digital Platform FedOne for Corporate Banking
- ► Assam Signed MoU with SBI & UBI for Insurance Benefits
- MYAS announced the National Sports Awards 2024
- Bhuvnesh Kumar appointed as CEO of UIDAI
- Anup Kumar Sinha Reappointed As Non-Executive Chairman of Bandhan Bank
- ➤ 2024 FIDE World Rapid and Blitz Championship- India's Humpy won Rapid's title; Vaishali won bronze in Blitz
- West Bengal Wins 78th Santosh Trophy Title in Hyderabad
- Renowned botanist and Padma Shri awardee Dr. K. S. Manilal passed away
- Gujarat Launches 'Atlas to Protect Indian Wolf Habitats'

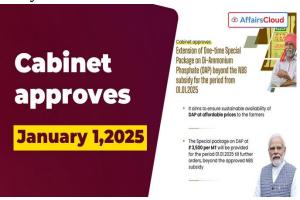




NATIONAL AFFAIRS

Cabinet approvals on January 1,2025

The **Union Cabinet** chaired by the Prime Minister(PM) Narendra Modi has given approvals to various schemes and projects on **1st January 2025**.



The approvals are as follows,

- Continuation of Pradhan Mantri Fasal Bima Yojana(PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) till 2025-26.
- Setting up a Fund for Innovation and Technology(FIAT).
- Extension of One-time Special Package on Di-Ammonium Phosphate (DAP)
- MoU on trade of Non-Basmati White Rice (NBWR) between India and Indonesia

Cabinet has approved the continuation of PMFBY And RWBCIS till 2025-26

The Union Cabinet chaired by the PM Modi has approved to continue the Pradhan Mantri Fasal Bima Yojana(PMFBY) and Restructured Weather Based Crop Insurance Scheme(RWBCIS) till 2025-26 with an overall outlay of Rs.69,515.71 Crore from 2021-22 to 2025-26.

• The continuation of the schemes will provide the risk coverage of crops from unavoidable natural disasters for farmers till 2025-26.

About Pradhan Mantri Fasal Bima Yojana(PMFBY):

The PMFBY scheme was launched in **2016** with an aim to provide affordable risk coverage for the crops to the farmers in case of crop failure.

- It is monitored by the Department of Agriculture, Cooperation & Farmers Welfare(DAC&FW), Ministry of Agriculture & Farmers Welfare (MoA&FW) and the concerned State in co-ordination with various other agencies.
- **Objective**: 'One Nation, One Crop, One Premium'



Risks covered:

i.Cover yields losses from non-preventable risks, such as natural fire and lightning storms, hailstorms, cyclones, typhoons, tempest, hurricanes, tornados, etc.

ii.The farmers of a notified area, willing to sow/plant crops are prevented from sowing/planting due to bad weather conditions, will be provided with claims upto a maximum of **25%** of the sum insured.

iii.Insurance is provided upto a maximum period of **14 days** from harvesting for those crops which are kept in "cut & spread" condition to dry in the field after harvesting.

iv.Insurance against localized risks i.e. hailstorm, landslide, and Inundation affecting isolated farms in the notified area.





Premium Rate:

Season	Crops	Maximum Insurance charges payable by the farmer (% of Sum Insured, SI)
Kharif	Food & Oilseeds crops (all cereals, millets, & oilseeds, pulses)	2.0% of SI or Actuarial rate, whichever is less
Rabi	Food & Oilseeds crops (all cereals, millets, & oilseeds, pulses)	1.5% of SI or Actuarial rate, whichever is less
Kharif & Rabi	Annual Commercial / Annual Horticultural crops	5% of SI or Actuarial rate, whichever is less

Note: The remaining premium is shared between the central and state governments. In the ratio of 50:50 in normal states and 90:10 in the case of north-eastern.

Exclusions:

Losses due to war and related dangers, nuclear risks, riots, malicious damage, theft, act of enmity, grazed and/or destroyed by domestic and/or wild animals and harvested crop bundled and heaped at a place before threshing in case of post-harvest losses.

Cabinet approves setting up of the FIAT:

The Union Cabinet has approved creation of Fund for Innovation and Technology **(FIAT)** with an outlay of **Rs.824.77 crore** for integration of advanced technologies in insurance schemes.

• The fund will be used to make technological improvements in schemes like, YES-TECH, WINDS, etc as well as Research and Development studies.

Key Facts:

i.Yield Estimation System using Technology (YES-TECH) uses Remote Sensing Technology for estimating yields which have minimum 30% weightage to Technology based yield estimates.

- Madhya Pradesh(MP) has adopted 100% technology based yield estimation.
- Andhra Pradesh(AP), Assam, Haryana, Uttar Pradesh(UP), MP, Maharashtra, Odisha, Tamil Nadu(TN) and Karnataka are currently implementing it.

ii.Weather Information and Network Data Systems (WINDS) involves setting up of Automatic Weather Stations (AWS) at block level and Automatic Rain Gauges (ARGs) at panchayat level.

• Implementation of WINDS to assist state governments will begin in 2024-25.

Cabinet Approves Extension of Special Package for DAP Subsidy:

The Union Cabinet, has approved to extend the **One-time Special Package** on Di-Ammonium Phosphate **(DAP)** beyond the Nutrient Based Subsidy**(NBS)** subsidy at **Rs 3,500 per metric ton** (MT) for the period from **1st January 2025** till further orders to provide DAP to farmers at affordable prices.

• It would be allotted a tentative budget of approximately up to **Rs. 3,850 cr**.

Note: DAP is one of the most widely used fertilizers globally, providing essential nutrients nitrogen (N) and phosphorus (P) for plant growth.

Key Points:

i.Farmers are provided subsidized prices for **28** grades of Phosphatic and Potassic(P&K) fertilizers through fertilizer manufacturers/importers.

ii.This one-time Special Package was earlier approved from 1st April to 31st December 2024 with an outlay of around Rs 2,625 crore.





Cabinet approves MoU on trade of NBWR between India and Indonesia:

i. The Union Cabinet has approved the signing of Memorandum of Understanding (MoU) between the Ministry of Cooperation (MoC), Government of India (GoI) and the Ministry of Trade, Indonesia with an aim to trade one million metric tons (MT) of Non-Basmati White Rice (NBWR) annually based on production and international prices.

ii.It will last four years and will be automatically extended for an additional four years.iii.It will be implemented by New Delhi(Delhi) based National Cooperative Exports Limited (NCEL), authorized by the MoC.

- NCEL is a cooperative society established in 2023 under the Multi-State Cooperative Societies Act, 2002.
- The initial paid up capital of NCEL is Rs. 500 Cr with contribution of Rs. 100 Cr each by the five promoters and authorized share capital is Rs. 2,000 Cr.

MoF Kept Interest Rate on Small Savings Schemes Unchanged for Q4FY25

In December 2024, the Department of Economic Affairs (**DEA-Budget Division**), Ministry of Finance (MoF) has kept the interest rate on Small Savings Schemes (SSS) unchanged for its 4th Quarter of Financial Year 2024-25(Q4 FY25) i.e. from **1st January 2025 to 31st March 2025** from those notified for Q3FY25.



• This is for the straight **4th** consecutive quarter of FY25 that interest rate on SSS remains unchanged.

Points to Note:

i.The Government of India (GoI)had increased the interest rates on most of the small savings schemes through a series of hikes announced since Q3FY23, cumulatively increasing the interest rates in the range of 70 to 250 basis points (bps).

ii.The PPF rates have remain unchanged since April 2020. It was last changed in April-June 2020, when it declined from **7.9% to 7.1%.**

Interest Rates on Small Savings Schemes for Q4FY25:

Instruments	Rate of Interest from 1st January, 2025 to 31st March, 2025
Savings Deposit	4.0%
1-Year Post Office Time Deposits (POTD)	6.9%
2-Year Post Office Time Deposits (POTD)	7.0%





3-Year Post Office Time Deposits (POTD)	7.1%
5-Year Post Office Time Deposits (POTD)	7.5%
5-Year Post Office Recurring Deposits (PORD)	6.7%
Kisan Vikas Patra (KVP)	7.5% (will mature in 115 months)
Public Provident Fund (PPF)	7.1%
Sukanya Samriddhi Yojana (SSY)	8.2%
National Savings Certificate (NSC)	7.7%
Senior Citizens' Savings Scheme(SCSS)	8.2%
Post Office Monthly Income Scheme (PO-MIS)	7.4%
Mahila Samman Savings Certificate (MSSC)	7.5%

About Small Savings Schemes (SSCs):

i. These are savings instruments managed by the GoI to encourage citizens to save regularly.

ii. These SSCs are broadly classified into 3 categories: savings deposits, social security schemes, and monthly

income plans.

iii.Interest rates for SSCs are notified on a quarterly basis by the GoI.

- The methodology to determine the interest rates for SSCs was recommended by
 - the **Shyamala Gopinath** Committee in January 2023.
- The committee suggested that interest rates for these schemes should range from 25 to 100 bps above the yields on corresponding government bonds.

iv.Some of these SSCs have some tax benefits such as: NSC, SCSS, SSY and PPF, get tax benefits under Section 80C of the Income Tax Act of 1961.

Recent Related News:

In December 2024, DEA, MoF released its latest Monthly Economic review for November 2024.

• As per the report, Indian economy is likely to grow at 6.5% in FY25 compared to its previous projection of 6.5% to 7%, due to challenges posed by global uncertainties and triggers.







MoE Launches of ONOS Scheme to Enhance Access to Scholarly Resources for Government Institutions

On January 1 2025, the Ministry of Education (MoE) launched first phase of the 'One Nation, One Subscription (ONOS)', a Central Sector Scheme (CSS), aims to provide access to world-class scholarly articles and journals for government-run Higher Education Institutions (HEIs) and Central Government (CG) Research and Development (R&D) centers across India.



About One Nation, One Subscription (ONOS):

The scheme was approved by the Government of India(GoI) in November 2024, with a budget of **Rs 6,000 crore** allocated for its implementation over **three years**, from 1st January 2025 to 31st December 2027.

- The ONOS initiative aligns with the vision of the Prime Minister (PM) of India, Narendra Modi, to enhance the nation's innovation capabilities. In his **Independence Day 2022 address**, he introduced the slogan "**Jai Anusandhan**" emphasizing the need to boost research and development (R&D).
- The scheme aligns with the goals of **Viksitbharat@2047** and the **National Education Policy** (NEP) 2020, which prioritizes the creation of a research-oriented educational framework.

About ONOS phase I:

i.The ONOS phase I is coordinated by INFLIBNET (Information and Library Network), an Inter-University Centre based in Ahmedabad, Gujarat under the University Grants Commission (UGC), operating under the MoE.

- Access to journals will be facilitated through a dedicated web portal managed by the INFLIBNET Centre.
- During the phase I period, it will provide access to over 13,000 journals for more than 6,300 government academic and R&D institutes including central and state-govt universities and colleges.

ii.All journals will be available through a **digital platform**, making access easy and convenient while reducing administrative challenges.



iii. The subscription fees for journals from 30 publishers under ONOS Phase I will be centrally managed by INFLIBNET. Institutions not covered in Phase I will continue with their independent subscriptions.
iv. Additionally, the Anusandhan National Research Foundation (ANRF) will periodically review the usage of the ONOS initiative and assess the publications by Indian authors from participating institutions.
Note: The Anusandhan National Research Foundation (ANRF) was established through the ANRF Act, 2023, with the purpose of offering strategic guidance in the areas of research, innovation, and entrepreneurship.
v. This phase will establish the program's framework and ensure that key research resources are made available to a large number of institutions across India.





Click Here to Know more

Key Features:

i.A key feature of the ONOS initiative is the provision of **discounts** on Article Processing Charges **(APCs)**, which are typically required by publishers for publishing research articles.

• By negotiating reduced APC rates with publishers, the scheme will enable Indian researchers to publish their work in top-tier journals without facing high financial burden.

ii.The Phase I ONOS initiative benefits approximately 1.8 crore students, faculty, and researchers across various fields, including STEM (Science, Technology, Engineering, and Mathematics), Medicine, Social Sciences, Finance, and Accounts).

iii. Additionally, ONOS allocates Rs 150 crore annually to support researchers in publishing their work in high-quality Open Access (OA) journals.

iv.The scheme ensures equitable access to research resources for institutions in tier 2 and tier 3 cities, helping bridge the gap in knowledge availability.

About Ministry of Education (MoE):

Union Minister– Dharmendra Pradhan (Constituency- Sambalpur, Odisha)

Minister of State (**MoS**)- Jayant Chaudhary (Constituency- Mathura, Uttar Pradesh, UP) Sukanta Majumdar (Constituency- Balurghat, West Bengal, WB)

MoJS Released Dynamic Ground Water Resource Assessment Report of the Country for the Year 2024

In December 2024, Union Minister **Chandrakant Raghunath Patil,** Ministry of Jal Shakti (MoJS) has released the Dynamic Ground Water Resource Assessment Report for the whole country for the year 2024. The assessment was conducted by Central Ground Water Board **(CGWB)** in partnership with States and UTs, which can be used for taking necessary interventions by various stakeholders.



- As per the report, total annual groundwater recharge in India is **446.90** Billion Cubic Meter **(BCM)**.
- The annual extractable ground water resource and annual groundwater extraction for all uses have been assessed as 406.19 BCM and 245.64 BCM, respectively.
- The average stage of groundwater extraction for the country stands at 60.47 %.

About Assessment Report:

i.Out of the total 6,746 assessment units including blocks, mandals and talukas, in the country, 4,951 (7.34%) assessment units are classified as 'Safe'.

- 711 (10.5%), 206 (3.05%), 751 (11.1%) assessment units have been classified as 'semi-critical', 'critical' and 'over-exploited', respectively.
- Other than these units, there are 127 (1.8%) assessment units, which have been classified as 'Saline'.

ii.The report showed that increase in groundwater recharge is mainly due to increase in recharge from water bodies/tanks and water conservation structures.





iii.Further, analysis of the report shows improvement in ground water conditions in 128 assessment units

in India when compared with 2023 assessment data.

• The report observed the overall decline in percentage of over-exploited, critical and semi-critical units.

Key Findings:

i.As per the report, total annual Ground Water (GW) recharge has increased (15 BCM) significantly and extraction has decreased (3 BCM) in 2024 compared to 2017 assessment.

ii.Recharge from tanks, ponds, has increased from 13.98 BCM (in 2017) to 23.4 BCM (in 2024).

iii.The report showed that the percentage of assessment units under 'Safe' category have increased from 62.6% (in 2017) to 73.4% (in 2024).

While, the percentage of Over-Exploited (OE) assessment units have decreased from 17.24% (in 2017) to 11.13% (in 2024).

MoJS Released Annual Ground Water Quality Report of the Country for the Year 2024

In December 2024, Union Minister **CR Patil**, Ministry of Jal Shakti (MoJS) has released the **Annual Ground Water Quality Report for the whole country for the year 2024.** This is for the 1st time that a report has adopted a Standard Operating Procedure (SOP) for groundwater quality monitoring, ensuring uniformity in data collection, examination and interpretation.

• The groundwater assessment was conducted by **CGWB**, which can be used for taking suitable remedial measures and further framing of policies by various stake-holders.

About the Report:

i.This report offers comprehensive analysis of groundwater quality of the country through background monitoring, trend analysis and hotspot identification.

ii.The report has covered a total of **15,259** groundwater monitoring locations to assess groundwater quality.

Key Findings:

i.The report highlighted significant concerns like: the high concentration of nitrate, fluoride, arsenic, and iron in groundwater. The report found that nearly 20% of the samples exceeded the permissible limit for nitrate, followed by fluoride (9.04%) and arsenic (3.55%).

ii. The report showed that Calcium (Ca) is most prevalent cation, followed by Sodium (Na) and Potassium(K) while, bicarbonate (HCO3)dominates the anion content, followed by Chloride (Cl) and Sulphate (SO4).

• This shows that India's overall water is of Calcium-Bicarbonate type.

iii.The report observed that groundwater quality varies significantly across the country, 100% of the water samples for certain states like: Arunachal Pradesh (AR), Mizoram, Meghalaya, and Jammu & Kashmir (J&K) met the Bureau of Indian Standards (BIS) standards.

• While, states like Rajasthan, Haryana, and Andhra Pradesh (AP) witnessed widespread contamination.

iv.The report noted that monsoon season showed some improvement in water quality, specifically in areas affected by High Electrical Conductivity **(HEC)** and Fluoride.

States Facing Challenges from Specific Contaminants:

i.Nitrate Contamination: As per the report, Rajasthan, Tamil Nadu (TN), and Maharashtra have reported the highest incidences of nitrate contamination, with more than 40% water samples exceeded the permissible limit. This is mainly due to agricultural runoff and overuse of fertilizers.

ii.Fluoride Contamination: States like: Rajasthan, Haryana, Karnataka, AP and Telangana have reported the highest incidences of fluoride contamination.







iii.Arsenic Contamination: As per the report, several states particularly in the floodplains of the Ganga and Brahamputra rivers such as West Bengal (WB), Jharkhand, Bihar, Uttar Pradesh (UP), Assam and Manipur, as well as areas in the Punjab and Rajnandgaon district in Chhattisgarh have reported the elevated arsenic (As) level i.e. more than 10 ppb.

iv.Uranium Contamination: The report showed that 42% water samples from Rajasthan with Uranium (Ur) concentration exceeded 100 ppb, followed by Punjab (30%).

• Also, groundwater samples from states like: Rajasthan, Gujarat, Haryana, Punjab, TN, AP and Karnataka identified as over-exploited, critical and semi-critical groundwater stress zones, were found with Ur concentrations more than 30 ppb.

v.States which are most severely affected by high EC value in groundwater: Rajasthan, Delhi, Gujarat, Haryana, Punjab, Telangana, AP and Karnataka.

Key Findings Related to Irrigation Suitability:

i.The report also provides a comprehensive assessment of groundwater quality in India for Irrigation Suitability. It has examined Sodium Adsorption Ratio **(SAR)** and Residual Sodium Carbonate **(RSC)** values, are two main indicators of water suitability for irrigation.

ii.As per SAR classification, 100% of the water samples from North-East (NE) states like: Assam, AR, Meghalaya, Nagaland, Tripura are in the excellent category for irrigation, which means the groundwater in these states is highly suitable for irrigation.

• Some of the other states and Union Territories (UTs) that fall in the excellent category for irrigation: Andaman and Nicobar Islands, Chandigarh, Puducherry, Himachal Pradesh (HP), and Kerala.

iii.States which fall in Very High Sodium range and are unsuitable for irrigation purposes: AP (0.96%), Gujarat (1.27%), Haryana (0.34%), Punjab (0.76%), Rajasthan (12.38%) and UP (0.14%).

iv.The report highlighted that **81.49%** of the groundwater samples across India had RSC values less than 1.25 which reflects that the water is safe for use in irrigation.

v.The percentage of unsuitable water samples for irrigation increased marginally from 7.69% (in 2022) to 8.07% (in 2023), which indicates a concerning trend of increasing alkalinity and sodicity in certain groundwater resources.

Note:

India is the largest groundwater user in the world (more than 25% of global total). 87% of groundwater extracted is used in the agricultural sector and about 11% in the domestic sector.

About Ministry of Jal Shakti (MoJS):

Union Minister- Chandrakant Raghunath Patil (Constituency- Navsari, Gujarat) Minister of State **(MoS)-** V. Somanna (Constituency- Tumkur, Karnataka); Raj Bhushan Choudhary (Constituency- Muzaffarpur, Bihar)

About Central Ground Water Board (CGWB):

It works under the Department of Water Resources, River Development and Ganga Rejuvenation (DoWR, RD & GR), MoJS.

Chairman- Dr. Sunil Kumar Ambast **Headquarters-** Faridabad, Haryana

Established- 1970

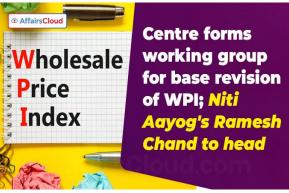
Govt Forms Expert Panel headed by Ramesh Chand to Revise WPI Base Year 2022-23

On January 2 2025, the Government of India (GoI) formed an expert panel to review and revise the Wholesale Price Index (WPI) base year from 2011-12 to 2022-23 and develop a new Producer Price Index (PPI).





It was notified by the Department for Promotion of Industry and Internal Trade (DPIIT), Ministry of Commerce and Industry (MoC&I).



• The working group is tasked with submitting its final report to the Office of the Economic Adviser, MoC&I by **June 30, 2026.**

Composition of the Panel:

i.The working group was headed by National Institution for Transforming India (NITI) member **Ramesh Chand,** along with <u>18 other members</u> from various ministries, public and private sectors.

• The panel includes 8 officials from the Ministry of Statistics and Programme Implementation (MoSPI), Ministry of Finance (MoF), Ministry of Petroleum and Natural Gas (MoP & NG), Ministry of Agriculture and Farmers' Welfare (MoA & FW) and Ministry of Consumer Affairs, Food and Public Distribution (MoCAF & PD) including a Reserve Bank of India (RBI) representative, 5 non-official members from the private sectors.

ii.The panel was also instructed to suggest improvements in the price collection system, decide on the computational methodology for both indices, to enhance the presentation formats of the PPI and to recommend any additional changes that could boost the accuracy and reliability of WPI and PPI data.

Terms of Reference (ToR):

- Reviewing the current commodity basket for both WPI and PPI to reflect economic changes.
- Examining the compilation methodology and proposing improvements.
- Suggesting enhancements to the reliability of the WPI/PPI indices.
- Determining an appropriate linking factor for WPI/PPI.
- Developing a roadmap for transitioning from WPI to PPI.

Key Terms:

i.Wholesale Price Index (WPI): WPI measures the average change in the selling prices of goods sold in bulk by wholesalers to businesses.

- It focuses on the prices of goods at the wholesale or producer level and is used to gauge inflation in the early stages of production.
- The prices of a total of 697 items are tracked under the 2011-12 series of the WPI, which includes 117 primary items, 16 items of fuel and power and 564 manufactured products.

Note:

The WPI was first introduced in **1942**, with the base year set as 1939. Since then, the index has undergone **7 revisions**, each updating the base year to better reflect changes in the economy.

• The base years for these revisions have been: 1952-53, 1961-62, 1970-71, 1981-82, 1993-94, 2004-05, and 2011-12.

ii.Producer Price Index (PPI): PPI is a measure of the average change over time in the selling prices received by domestic producers for their output including prices at various stages of production, from raw materials to finished goods.

• It was increasingly adopted by most G20 countries.





DRDO celebrates 67th Foundation Day in New Delhi

On 1st January 2025, the Defence Research and Development Organisation (**DRDO**) celebrated its 67th Foundation Day in New Delhi, Delhi. Union Minister Rajnath Singh, Ministry of Defence (MoD), participated in the Foundation day event and unveiled the DRDO's goals for 2025.

• During his visit, he lauded DRDO for boosting the nation's self-reliance by equipping the Armed Forces with cutting-edge technologies and equipment, while also fortifying the defence sector through collaborations with the private sector.

ii.With 2025 declared as the 'Year of Reforms', DRDO is set to play a vital role in achieving the outlined objectives.

iii.DRDO aims to involve start-ups in its Research and Development (R&D) initiatives to promote idea exchange and enable the Indian defence sector to develop innovative technologies.

Points to Note:

- As of January 2025, 1,950 Transfer of Technologies (ToTs) for DRDO-developed systems have been handed over to Indian industries, with 256 Licensing Agreements for ToTs signed in 2024.
- Over 18,000 tests were carried out in the last three years, with 5,000 tests conducted in 2024 at the DRDO test facilities.

First Made-in-India Surgical Robot 'SSI Mantra' Installed at Maharashtra's Noble Hospitals

Noble Hospitals and Research Centre in Pune, Maharashtra has installed the **'SSI Mantra**(Multi-Arm Novel Tele Robotic Assistance) surgical robot', the **1st made-in-India** robotic system. This cutting-edge technology, developed by Indian med-tech start-up SS Innovations International Inc, was approved by New Delhi(Delhi) based Central Drugs Standard Control Organisation **(CDSCO)**.

- It features a modular design with 5 robotic arms with immersive 3D HD headset and 3D 4K imaging system ensuring exceptional visual clarity, assisting surgeons with enhanced control during operations.
- It was used for its 1st successful procedure, a robotic right extended hemicolectomy on a patient diagnosed with colon carcinoma.

i.SS Innovations has become the **1st company** in India to receive CDSCO approval for Telesurgery and Teleproctoring.

ii.The SSI Mantra system was developed in 2017 by **Dr. Sudhir Srivastava,** became the 1st Indian-made surgical robot.

Note: The 1st Indian-made surgical robot system was installed at Rajiv Gandhi Cancer Institute and Research Centre (**RGCI**) in New Delhi and has undergone successful trials in 26 surgeries. It was later installed in Hyderabad, Telangana and Raipur, Chhattisgarh.

INTERNATIONAL AFFAIRS

Romania and Bulgaria Become Full Members of Schengen Border-Free Zones

On January 1 2025, **Romania** and **Bulgaria** have officially become full members of the European Union (EU) led Schengen free-travel zones. This announcement came following the approval of EU ministers for full membership of both these countries in the meeting held on December 12, 2024.

• This will now expand the borderless area to 29 European countries whose residents can travel without passport checks, ending a 13-year long wait for the two eastern European countries.







Background:

i.Bulgaria and Romania had successfully completed the Schengen evaluation process set out in their treaties of Accession, taking all the necessary measures to ensures application of all relevant parts of the Schengen acquis.

ii.In 2011, the European Commission (EC) confirmed that both countries have met the technical criteria required for full accession.

iii. Austria voted the full accession of Romania and Bulgaria to Schengen area in 2022.

iv.Both countries, member of the EU since 2007, had partially joined the Schengen zone on March 31, 2024, opening up travel by air and sea without border checks. In December 2024, Austria removed its veto and subsequently paved the way for both countries to become full members of Schengen area.

About Schengen Area:

i.It is the world's largest free travel area that now includes 25 of the 27 EU member states, except **Ireland** and **Cyprus**, and includes 4 members states of the European Free Trade Association (EFTA): Iceland, Liechtenstein, Norway and Switzerland.

ii.It was formed under **Schengen Agreement**, international treaty which was initially approved by 5 countries: Belgium, France, Germany, Luxembourg and the Netherlands in Schengen, Luxembourg on June 14, 1985.

iii.In 2023, Croatia became the full member of Europe's border-free Schengen zone.

About Bulgaria:

Capital-Sofia

President- Rumen Radev

Currency- Bulgarian lev (BGN)

About Romania:

Capital- Bucharest

President- Klaus Werner Iohannis

Currency- Romanian Leu (RON)

GoI Announces USD 500,000 Relief Assistance to Vanuatu

On January 2, 2025, the Government of India **(GoI)** announced a relief assistance worth **USD 500,000**(Rs 4.3 crore) to **Vanuatu**, a Pacific island nation, to help with relief, rehabilitation, and reconstruction efforts following a devastating earthquake.

• The earthquake, with a **magnitude of 7.4**, struck near the coast of Vanuatu on December 17, 2024, causing widespread destruction and loss of life.

i.Vanuatu is particularly vulnerable to natural disasters and has been ranked as the **most at-risk country** globally on the United Nations (UN) World Risk Index(WRI) since it was introduced in 2011. ii.India has been a reliable partner in humanitarian efforts, especially under the Forum for India-Pacific Islands Cooperation (**FIPIC**).





• India's commitment to providing Humanitarian Assistance and Disaster Relief (HADR) reflects its broader commitment to Disaster Risk Reduction and Management, which is a key part of the Indo-Pacific Oceans Initiative announced by Prime Minister(PM) Narendra Modi in 2019.

BANKING & FINANCE

NPCI extends market cap deadline for UPI apps till 2026

In December 2024, Mumbai, Maharashtra-based National Payments Corporation of India (**NPCI**) announced an extension of the deadline for implementing a 30% market share cap for Unified Payments Interface (**UPI**) providers by another two years to **December 31, 2026**.



- This marks the third time the NPCI has extended the deadline for enforcing the market share cap.
- The NPCI proposed a 30% market share cap in November 2020, giving providers two years to comply. Due to industry opposition, the deadline was moved to 2022, and it was extended to December 31, 2024.

Leading UPI Transactions:

i.As of November 2024, Walmart Inc backed **PhonePe**, commanded approximately 47.8% of UPI transactions, and Google LLC's **Google Pay**, which holds **37.02%**.

ii. After PhonePe and Google Pay, Paytm holds the next position, followed by Navi, Cred, and other players. iii. In 2024 alone, UPI transactions surged by 46%, totalling 172 billion, up from 118 billion in 2023.

WhatsApp pay expansion to nationwide UPI users:

i.In December 2024, NPCI lifted the user limit for onboarding on Meta-owned platform WhatsApp Pay, allowing it to offer UPI services to **over 500 million** users in India, enabling them to make UPI payments. ii.In 2020, NPCI set a user cap of one million on WhatsApp Pay, later raising it to 100 million by 2022. This limit has now been removed, allowing WhatsApp Pay to expand its services freely.

iii.WhatsApp Pay will continue to follow all current UPI guidelines and circulars for Third-Party Application Providers (TPAPs).

About National Payments Corporation of India (NPCI):

NPCI is an initiative of the Reserve Bank of India (**RBI**) and the Indian Banks' Association (**IBA**) under the provisions of the Payment and Settlement Systems Act, 2007

Managing Director (MD) & Chief Executive Director (CEO) - Dilip Asbe

Headquarters - Mumbai, Maharashtra

Founded - 2008





Federal Bank Launches Digital Platform FedOne for Corporate Banking

On January 2, 2025, **Federal Bank**, one of India's leading private sector banks, launched **FedOne**, an advanced transaction banking platform. This strategic move to cater the evolving needs of corporate and small and medium enterprises **(SME)** customers.



- This platform is the result of a 10-month collaboration with Nucleus Software Exports
 Limited, leveraging its FinnAxia solution to enhance Federal Bank's digital transformation and elevate the quality of services offered to corporate customers.
- Federal Bank implements FinnAxia® as the technological foundation to build FedOne™, offering improved and streamlined services to its customers

Nucleus Software's Role:

Nucleus Software Exports Limited, which has partnered with Federal Bank in this project, has extensive experience in the financial technology sector.

• It currently supports over 200 financial institutions across 50 countries,managing USD 500 billion in loans in India alone and over USD 700 billion globally (excluding India) and processing more than **26 million daily transactions** through its transaction banking platform.

Note:

As of September 30, 2024, Federal Bank, which operates through 1,546 banking outlets and 2,052 Automated Teller Machines (ATMs)/Recyclers across India, reported a total business mix of **Rs.4.99 Lakh Crore.**

About Federal Bank:

Managing Director **(MD)** & Chief Executive Officer **(CEO)**– Shri Krishnan Venkat Subramanian or Shri KVS Manian

Headquarters- Kochi, Kerala

Established- April 23, 1931

Tagline- Your Perfect Banking Partner

Assam Signed MoU with SBI & UBI for Insurance Benefits

On January 1 2025, the Government of **Assam** signed a Memorandum of Understanding (**MoU**) with the State Bank of India (**SBI**) and Union Bank of India (**UBI**) to offer insurance benefits to state government employees.

• The agreements aim to provide **zero-premium insurance coverage** and additional benefits to more than four lakh permanent state government employees.

About the Agreement:

i.The decision was made in a cabinet meeting in North Lakhimpur, Assam. The Finance Department of Assam was given the authority to collaborate with Scheduled Commercial Banks (SCBs).

• After discussions with various SCBs, the department finalized the first phase of partnerships with SBI and UBI.







ii.The MoUs will take effect immediately, and a detailed Standard Operating Procedure (**SOP**) is being issued to ensure a smooth rollout and maximum benefits for the employees.

iii.The Treasury Officer at each district headquarters will act as the Nodal Officer for coordination and grievance resolution, working with banks to ensure the smooth implementation of salary benefits and assisting with claim submissions.

iv.Each empaneled bank will designate a Nodal Officer and the contact details of this officer will be included in the SOP issued by the Finance Department, Assam.

Key Benefits:

i.Term Life Insurance offers a minimum coverage of Rs.10 lakh for natural death, which includes death due to illness or accidents.

ii.Accidental Death Insurance provides a minimum coverage of Rs.1 crore.

iii.Permanent Total Disability insurance provides coverage of up to Rs.1 crore.

iv.Permanent Partial Disability insurance provides coverage of up to Rs.80 lakh.

v.Air Accidental Insurance provides a minimum coverage of Rs.2 crore for deaths caused by air crashes.

About Assam:

Chief Minister(CM) - Himanta Biswa Sarma

Governor – Lakshman Prasad Acharya

Capital - Dispur

National Parks (NP) - Kaziranga NP, Manas NP

AWARDS & RECOGNITIONS

MYAS announced the National Sports Awards 2024

On January 02 2025, the Ministry of Youth Affairs and Sports **(MYAS)** announced the recipients of the **National Sports Awards 2024** which will be conferred on **47** sportspersons, coaches, entities and universities under **6 categories** on 17th January 2025 by the President of India, Droupadi Murmu at Rashtrapati Bhavan, New Delhi (Delhi).







• The awards were recommended by the selection committee headed by Justice (Retd.) **V Ramasubramanian** of the Supreme Court (SC) along with eminent sports persons, sports journalists and sports administrators.

Key Highlights:

i.Olympic medallists Manu Bhaker, Harmanpreet Singh, Chess world champion Gukesh D and para-athlete Praveen Kumar were named as the recipients of the 'Major Dhyan Chand Khel Ratna 2024 award'.

ii.Gukesh D became the youngest World Chess Champion at the 2024 Chess World Championship in Singapore. He is only the 2nd Indian after Viswanathan Anand to win the title.

iii.Harmanpreet Singh, one of the top drag-flickers in modern hockey led the Indian hockey team to its 2nd consecutive bronze medal at the Paris 2024 Olympics.

iv.Praveen Kumar won a silver medal at Tokyo 2020 and soared to victory in the men's high jump T64 class at the Paris 2024 Paralympics, setting an Asian record with a 2.08meter (m) jump.

v.Manu Bhaker, 1st Indian woman to win an Olympic shooting medal, securing bronze in the women's 10m air pistol event at the Paris 2024 Olympics.

vi.Chandigarh University (CU), Mohali (Punjab) won the Maulana Abul Kalam Azad (MAKA) Trophy 2024 for the record **17th time**.

i.Major Dhyan Chand Khel Ratna Award 2024

Number of Awardees - 4

Name of the Sportsperson	Discipline
Gukesh D	Chess
Harmanpreet Singh	Hockey
Praveen Kumar	Para-Athletics
Manu Bhaker	Shooting

i.It is the highest sporting honour of India, given for the most outstanding performance in the field of sports by a sportsperson over a period of **4 years**.

ii.It was formerly known as the 'Rajiv Gandhi Khel Ratna Award' and in August 2021, it was renamed as the 'Major Dhyan Chand Khel Ratna Award'.

- Award It comprises a medallion, a certificate, and a cash prize of Rs 25 Lakh each
- First Winner Chess Grandmaster Viswanathan Anand
- **Established** 1991-1992

ii.Arjuna Awards for outstanding performance in Sports and Games 2024

Number of Awardees - 32

Name of the Sportsperson	Discipline
Jyothi Yarraji	Athletics
Annu Rani	Athletics
Nitu Ghanghas	Boxing
Saweety Boora	Boxing





Vantika Agrawal	Chess
Salima Tete	Hockey
Abhishek Nain	Hockey
Sanjay Rana	Hockey
Jarmanpreet Singh	Hockey
Sukhjeet Singh	Hockey
Rakesh Kumar	Para-Archery
Preeti Pal	Para-Athletics
Jeevanji Deepthi	Para-Athletics
Ajeet Singh	Para-Athletics
Sachin Sarjerao Khilari	Para-Athletics
Dharambir Nain	Para-Athletics
Pranav Soorma	Para-Athletics
H Hokato Sema	Para-Athletics
Simran Sharma	Para-Athletics
Navdeep Singh	Para-Athletics
Nitesh Kumar	Para-Badminton
Thulasimathi Murugesan	Para-Badminton
Nithya Sre Sumathy Sivan	Para-Badminton
Manisha Ramadass	Para-Badminton
Kapil Parmar	Para-Judo
Mona Agarwal	Para-Shooting
Rubina Francis	Para-Shooting
Swapnil Suresh Kusale	Shooting
Sarabjot Singh	Shooting





Abhay Singh	Squash
	-
Sajan Prakash	Swimming
Aman Sehrawat	Wrestling

i.It is the 2nd-highest sporting honour of India to acknowledge good performance over a period of the previous 4 years and for showing qualities of leadership, sportsmanship and a sense of discipline. 'Arjuna Award' was the highest sporting honour of India before the introduction of the 'Major Dhyan Chand Khel Ratna' in 1991-1992.

- **Award** It comprises a Bronze statuette of Arjuna, a Certificate, a Ceremonial Dress, and a Cash Prize of **Rs 15 lakh**
- First Winner- 20 Sportspersons
- Established-1961

iii.Arjuna Awards (Lifetime) for outstanding performance in Sports and Games 2024

Number of Awardees - 2

Name of the Sportsperson	Discipline
Sucha Singh	Athletics
Murlikant Rajaram Petkar	Para-Swimming

The Arjuna Award (Lifetime Achievement) acknowledges retired athletes who have not only excelled in their sporting careers but have also significantly contributed to promoting sports **post-retirement**.

iv.Dronacharya Award for outstanding coaches in Sports and Games 2024

Number of Awardees – 5 (3 in Regular Category & 2 in Lifetime Category)

Regular Category:

Name of the Coach	Discipline
Subhash Rana	Para-Shooting
Deepali Deshpande	Shooting
Sandeep Sangwan	Hockey

Lifetime Category: For coaches who have helped sportspersons to achieve excellence over a period of 20 years or more.

Name of the Coach	Discipline
S Muralidharan	Badminton
Armando Agnelo Colaco	Football

It is the sports coaching honour of India for the outstanding and meritorious work of coaches consistently and for enabling sportspersons to excel in international events.





- Award- It comprises a bronze statuette of Dronacharya, a Certificate, a Ceremonial dress, and a Cash prize of Rs 15 lakh for lifetime achievement and Rs 10 Lakh for regular.
- **First Winner** Bhalchandra Bhaskar Bhagwat (Wrestling), Om Prakash Bhardwaj (Boxing), and Othayothu Madhavan Nambiar (Athletics) in the Regular Category. Athletics coach Kuntal Roy and Hockey coach Rajinder Singh in the Lifetime Category.
- **Established** 1985 (Regular); 2011(Lifetime)

v.Rashtriya Khel Protsahan Puraskar

Number of Awardee - 1

Name of the Entity

Physical Education Foundation of India

It is given to corporate entities (both in private and public sector), Sports Control Boards, NGOs (Non-Governmental Organizations), including sports bodies at the State and National level, who have played a visible role in the area of sports promotion and development.

- **Award** A citation and a Trophy
- First Winners- Railways Sports Promotion Board, & Tata Steel
- Established-2009

vi.Maulana Abul Kalam Azad (MAKA) Trophy 2024

Number of Awardees - 3

Name of the University	Rank
Chandigarh University, Punjab	Overall winner University
Lovely Professional University, Punjab	1st runner up University
Guru Nanak Dev University, Amritsar, Punjab	2nd runner up University

The Maulana Abul Kalam Azad (MAKA) Trophy is awarded to the top-performing university at the Khelo India University Games. This trophy recognizes institutions that foster talent and contribute significantly to sports development.

- **Awards** A rolling MAKA trophy and a cash prize of **Rs 15 Lakh**
- First Winner-Bombay University, Mumbai
- **Established** 1956-57

Recent Related News:

In November 2024, the Ministry of Youth Affairs and Sports (MoYAS) announced the discontinuation of the Dhyan Chand Award for lifetime achievement and introduction of the Arjuna Award (Lifetime) with effect from 2024. Arjuna Award (Lifetime) has been introduced in place of Dhyan Chand Award to rationalise the various sporting honours of India.

• The ministry also announced that to recognize the Khelo India scheme, the Maulana Abul Kalam Azad (MAKA) Trophy will be given to the University for Overall Top Performance in Khelo India University Games.

About the Ministry of Youth Affairs and Sports (MYAS):

Union Minister- Mansukh L. Mandaviya (Constituency- Porbandar, Gujarat) Minister of State **(MoS)**– Raksha Nikhil Khadse (Constituency-Raver, Maharashtra)





APPOINTMENTS & RESIGNATIONS

Bhuvnesh Kumar appointed as CEO of UIDAI

The Ministry of Electronics and Information Technology (MeitY) appointed Bhuvnesh Kumar, additional Secretary of the MeitY, as the Chief Executive Officer (CEO) of Unique Identification Authority of India (UIDAI) with effect from January 2, 2025.



• He replaced **Amit Agrawal** who was appointed as the Secretary, Department of Pharmaceuticals (DoP), Ministry of Chemicals and Fertilizers (MoC&F) in December 2024.

About Bhuvnesh Kumar:

i.Bhuvnesh Kumar, a 1995-batch Indian Administrative Service (IAS) officer from the Uttar Pradesh (UP) cadre, began his administrative service in 1993 and has held pivotal positions both in UP and at the Central Government.

ii.In UP, he served as the **Principal Secretary** in the Department of Animal Husbandry, Dairy Development and Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying.

iii.He served as Secretary in charge of Sports and Youth Welfare, Planning, and Vocational Education, Ministry of Youth Affairs and Sports (MYAS).

• He also served as a **Joint Secretary**, MeitY, overseeing technology initiatives and governance.

iv.He also served as the Secretary of Finance, Ministry of Finance (MoF), Secretary of micro, small, and medium enterprises (MSME), MoMSME, Secretary of Technical Education and Divisional Commissioner Department of Land Revenue in the Government of UP.

About Unique Identification Authority of India (UIDAI):

The UIDAI was initially set up in 2009, as an attached office under the aegis of the Planning Commission (now NITI Aayog).

- The UIDAI was established as a statutory authority in 2016 by the Government of India (GoI) under the MeitY, following the provisions of the Aadhaar Act 2016.
- It is mandated to assign a 12-digit unique identification (UID) number (Aadhaar) to all the residents of India.

Chief Executive Officer (CEO)- Bhuvnesh Kumar

Headquarters- New Delhi (Delhi)

Anup Kumar Sinha Reappointed As Non-Executive Chairman of Bandhan Bank

In December 2024, the Reserve Bank of India **(RBI)** approved the re-appointment of **Anup Kumar Sinha** as the Non-Executive (Independent) Chairman of the Bandhan Bank Limited. He will hold the office for the period from January 07, 2025 to July 04, 2026.

i.Anup Kumar Sinha, an economist, was the former Director of Heritage Business School ('HBS'), West Bengal (WB) and currently designated as Chief Mentor.





 He has also authored publications on various topics including economics, rural economy, management.

ii.He served **3 terms** on the Board of Governors at IIMC and also as the Dean during 2003-06.He has also served on the Board of National Bank for Agriculture and Rural Development (NABARD).

SPORTS

2024 FIDE World Rapid and Blitz Championship- India's Humpy won Rapid's title; Vaishali won bronze in Blitz

The International Chess Federation (FIDE) World Rapid and Blitz Chess Championships 2024 was held from 26th December to 31st December 2024 in Wall Street, New York, United States of America (USA). Five world champions claimed titles across different categories in this tournament for the year 2024.



- Women's World Rapid Championship India's Koneru Humpy won the women's championship title with 8.5 points after defeating Indonesia's Irene Sukandar in the finals.
- **World Rapid Championship** In the **open** section, 18-year-old Russian **Volodar Murzin** won the World Rapid Championship.
- **Blitz Championship** Norway's **Magnus Carlsen and** Russia's **Ian Nepomniachtchi** shared the title with after both players after 3 tie breaking matches.
- **Blitz women's category**, China's **Ju Wenjun** won the blitz title after defeating Lei Tingjie (China) in the finals while **Vaishali Rameshbabu** (2.5 points) won a **bronze**.

Note:

- **Open Tournaments:** The total prize money is **USD 1 Million (Rs.8.5 crore)**, and the winner receives USD 90,000.
- **Women's Tournaments:** The total prize money is USD 428,500 (Rs.3.6 crore), and the winner receives USD 60,000.

Key Highlights:

i.This marks Koneru Humpy's 2nd World Rapid Championship title, her first being in 2019 in Georgia. She is the only player besides China's Ju Wenjun to win the title more than once.

- She had won a bronze medal in the **2012** edition of the Rapid Chess Championship in Moscow and a silver in **2024** at Samarkand, Uzbekistan.
- China's **Ju Wenjun** secured the **2nd** spot while Russia's **Kateryna Lagno** won the **3rd** position.

ii.Murzinhas become the **second**-youngest FIDE World Rapid Champion, after **Nodirbek Abdusattorov** (Uzbekistan), who claimed the title at 17.

• Russian chess players **Alexander Grischuk** and **Ian Nepomniachtchi**, both secured on 9.5 points securing **2nd** and **3rd** spots.





• India's **Arjun Erigaisi** finished at the **5th** spot with 9 points.

iii.Under the Blitz section, this was the first Blitz title won by Ian Nepomniachtchi.

• Earlier he had won **silver** medals in the 2013, 2015, and 2021 World Rapid championships, the **2014** World Blitz championship, the **2022** World Fischer Random championship, and secured second positions in the **2021** and **2023** Classical World championships.

iv. This win was Carlsen's eighth Blitz title (earlier won in 2009, 2014, 2017, 2018, 2019, 2022, 2023) and 18th major championship triumph.

• He already is a **five**-time World Chess Champion (won in 2013, 2014, 2016, 2018, 2021) and a **five**-time World Rapid Chess Champion (won in 2014, 2015, 2019, 2022, 2023).

Winners

Rapid Chess title

Open Section			Women's Section		
Rank	Winner	Points	Rank	Winner	Points
1	Volodar Murzin (Russia)	10	1	Koneru Humpy (India)	8.5
2	Alexander Grischuk (Russia)	9.5	2	Ju Wenjun (China)	8
3	Ian Nepomniachtchi (Russia)	9.5	3	Kateryna Lagno (Russia)	8

Blitz Chess title

Open Section			Women's Section		
Rank	Winner	Points	Rank	Winner	Points
1	Magnus Carlsen (Norway) and Ian Nepomniachtchi (Russia)	3.5	1	Ju Wenjun (China)	3.5
2	Wesley So (United States of America)	2	2	Lei Tingjie (China)	2.5
3	Jan-Krzysztof Duda (Poland)	0	3	Vaishali Rameshbabu (India)	1.5

West Bengal Wins 78th Santosh Trophy Title in Hyderabad

On December 31, 2024, **West Bengal** (WB) claimed the **78th Santosh Trophy 2024** title by defeating **Kerala** in the final at the GMC Balayogi Stadium in Hyderabad, Telangana. This victory marked WB's record **33rd title** win in the history of the tournament.





i.It is a National Football Championship organised by the All India Football Federation. 31 teams participated in the tournament and played in the Group stage.

ii.Robi Hansda, a skilled striker from WB, was a standout player in the tournament. He was honored with two major individual awards: The Tulsidas Balaram Player of the Match Award and

the **Peter Thangaraj Player of the Tournament Award**, acknowledging his outstanding performance throughout the competition.

Note: The Santosh Trophy 2023 title was won by **Meghalaya**, who defeated Karnataka in the final to claim the championship.

OBITUARY

Renowned botanist and Padma Shri awardee Dr. K. S. Manilal passed away

Dr. Kattungal Subrahmanyan Manilal, popularly known as K.S. Manilal, a **renowned botanist** and Padma Shri awardee, passed away on January 1 2025, at the age of 86 in Thrissur, **Kerala**. He was born on September 17, 1938 in the Kingdom of Cochin(now Kerala).



• In **2020**, he was awarded the **Padma Shri**, India's fourth-highest civilian honor, for his contributions in the field of science.

About Dr.K.S.Manilal:

i.K.S. Manilal was an Indian botany scholar, taxonomist, and a professor at the University of Calicut, Kerala.

• He dedicated nearly 35 years to researching, translating, and annotating the manuscript 'Hortus Malabaricus', bringing this ancient botanical treasure to the modern world.

ii.In 1971, as a Nuffield Foundation Fellow of the Royal Society, Dr. Manilal carried out botanical research in Britain.

iii.In 1989, he was the founding president of the Indian Association for Angiosperm Taxonomy (IAAT) at the Department of Botany, University of Calicut, Kozhikode, Kerala. He served as the chief editor of Reedia, the journal of the IAAT, from 1991.

- He also served as the president of the Botanical Society of India in 1999.
 v.He worked at renowned institutions, including the University of London, England
- iv.He worked at renowned institutions, including the University of London, England; the University of North Wales, the United Kingdom(UK); the National Museum of Natural History(NMNH), Washington, DC, the United States of America(USA); the Royal Botanical Garden Rijks Herbarium in Washington, DC; and the University of Leiden, the Netherlands. He retired as Head of Botany department, Calicut University. v.He introduced 19 new plant species to the scientific community, four of which are named after him. vi.He has published over 200 research papers and authored or co-authored 15 books.
 - His other notable works include Flora of Calicut (1982), Flora of Silent Valley (1988), Botany and History of Hortus Malabaricus (1980), An Interpretation of Van Rheede's Hortus Malabaricus (1988), and Hortus Malabaricus and the Socio-Cultural Heritage of India (2012).





Awards:

i.He received the Vishwambhar Puri Medal (1990), the Y.D. Tyagi Gold Medal (1998), and the E.K. Janaki Ammal Taxonomy Award (2003) from the Ministry of Environment and Forests (MoEF), Government of India (GoI).

ii.He received international recognition with the Officer of the Order of Orange-Nassau award from the Netherlands, presented by Queen Beatrix in 2012, becoming the first Asian to receive this honor.

About Hortus Malabaricus:

i.*Hortus Malabaricus* (The Garden of Malabar) is a 17th-century Latin manuscript created by Dutch Governor Hendrik Adrian van Rheede.

ii.The 12-volume work, which documented the wide variety of medicinal plants in Kerala, had been nearly forgotten until Dr. Manilal's thorough research brought it back to prominence.

iii.It was published in Amsterdam between 1678 and 1693.

iv.Manilal's translations of the monumental work were published in English in 2003 and in Malayalam in 2008, making it accessible to both researchers and the public.

STATE NEWS

Gujarat Launches 'Atlas to Protect Indian Wolf Habitats'

In December 2024, Gujarat launched the "**Atlas of Indian Wolf Habitats**" to protect biodiversity and conserve the Indian Wolf. Led by Chief Minister (CM) of Gujarat **Bhupendra Patel**, the initiative focuses on identifying suitable habitats for wolves across 13 districts of Gujarat.

- The atlas was jointly prepared by the Forest Department of Gujarat in collaboration with Gujarat Ecological Education and Research Foundation(GEER Foundation).
- The Atlas provides detailed information on wolf habitats, including maps highlighting wolf presence and habitat distribution across 13 districts of the state.

i. According to the data from the 2023 Wolf Census, a total of **222** wolves were recorded in an area of 2,217 square kilometers (sq km).

ii. The 13 districts where wolf habitat was found include Bhavnagar (80), Narmada (39), Banaskantha (36), Surendranagar (18), Jamnagar (12), Morbi (12), Kutch (9), Porbandar (6), Mehsana (3), Navsari (3), Patan (2), Aravalli (1), and Surat (1).

iii.The initiative aims to conserve the wolf, a keystone species essential for maintaining ecological balance and agricultural sustainability. It uses modern technology like remote sensing and Geographic Information Systems (GIS) to give a clear picture of wolf habitats.

Less Important NEWS

- ► IT Minister Palanivel Thiaga Rajan releases book on serial entrepreneur Raju Venkatraman
- Archery: Jyothi Surekha clinches gold in women's compound event at GT Open
- Veteran IIS officer S M Khan dies at 67 after brief illness
- Gujarat CM Bhupendra Patel inaugurates national poet Zaverchand Meghani Museum in Dhandhuka
- Zayed Higher Organisation launches 'Psychology Dictionary for Scientific Research' Award





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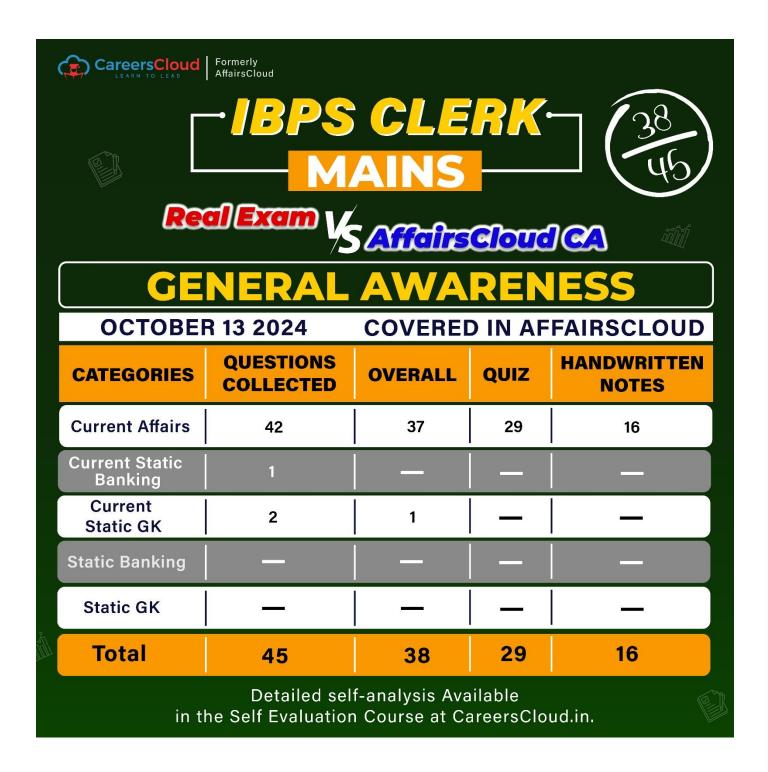






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