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5 FEBRUARY

2025

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AFFAIRSCLOUD TODAY

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Hand Written Notes

NATIONAL AFFAIRS 1) Inaugurated Coordinated by Narendra Modi -> Bharat Mobility Global Expo 2025 -> EEPC India -> New Delhi PM of India (World's 2nd largest automotive expo) Theme 1 "Beyond Boundaries: Co-creating Future Automotive Value Chain" Products Launched at the expo Launched → VMPL — Vavye EVA (Variants-Nova, Stella & Vega) — India's 1st solar-powered EV Launched → EKA Mobility —> EKA COACH —> India's 1st fully Stainless Steel Luxury Electric Bus Launched → BMW India ——> BMW X1Long Wheelbase All Electric —>1st 'Made in India' EV Launched → JSW MG Motor India → MG Majestor → India's 1st D+ Segment Sport Utility Vehicle Launched →TVS Motor ——→ TVS King EV Max ——>India's 1st Bluetooth connected e3W PM - Prime Minister EEPC - Engineering Export Promotion Council VMPL - Vayve Mobility Private Limited EV - Electric Vehicle e3W - electric three-wheeler 2) Approved CZA · \longrightarrow India's 1st white tiger breeding centre \longrightarrow Rewa MoEFCC Madhya Pradesh CZA - Central Zoo Authority MoEFCC - Ministry of Environment, Forest and Climate Change 3) To establish Maharashtra \longrightarrow India's 1st Al University $\longrightarrow \uparrow$ Al research, innovation, & skill development AI - Artificial Intelligence





INTERNATIONAL AFFAIRS

1)

Released Topped by Placed

Forbes \longrightarrow Top 10 most powerful countries \longrightarrow USA \longrightarrow India at Rank 12 in the world 2025

Top Powerful Countries in 2025

Rank	Country	GDP	Region
1	USA	USD 30.34 trillion	North America
2	China	USD 19.53 trillion	Asia
3	Russia	USD 2.2 trillion	Asia
4	The United Kingdom	USD 3.73 trillion	Europe
5	Germany	USD 4.92 trillion	Europe
12	India	USD 4.27 trillion	Asia

Note: India ranks 5th in global GDP, following the USA, China, Germany, & Japan

USA - United States of America

GDP - Gross Domestic Product

2)

Report

Topped by IATA \longrightarrow Global List in Passenger Loads on Domestic Flights (2024) \longrightarrow India

Top 5 countries in PLF on Domestic flights in 2024

Rank	Country	PLF
1	India	86.4%
2	USA	84.1%
3	China	83.2%
4	Brazil	81.9%
5	Australia	81.8%

IATA - International Air Transport Association

PLF - Passenger Load Factor

USA - United States of America

3)

Withdraw From

Mali, Burkina Faso & —> Economic Community of West African States

Republic of Niger (Nigeria)





BANKING & FINANCE

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Launched

Bhupendra Patel \longrightarrow Sensex F&O Contracts \longrightarrow India INX \longrightarrow GIFT City-IFSC CM of Gujarat

Aim. J
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To allow international investors to trade & settle BSE derivatives in United States Dollar

CM - Chief Minister

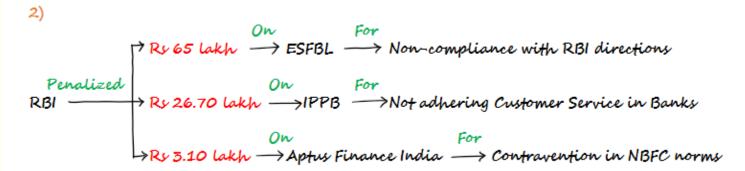
F&O - Future & Options

INX - International Exchange

GIFT - Gujarat International Finance Tech

IFSC - International Financial Services Centre

BSE - Bombay Stock Exchange Limited



RBI - Reserve Bank of India

ESFBL - Equitas Small Finance Bank Limited

IPPB - India Post Payments Bank

NBFC - Non-banking Financial Company

3)

Announced

Madhabi Puri Buch → SEBI to introduce new product → ↑ SIPs in rural areas

SEBI Chairperson combining MF & TLI

SEBI - Securities and Exchange Board of India

MF - Mutual Fund

TLI - Term Life Insurance

SIP - Systematic Investment Plan





ECONOMY & BUSINESS

```
1)
                                 → GDP → 1 to 6.5% (FY2026) D 6.4% (FY2025)
                                 \rightarrow CAD \rightarrow \uparrow to 1.3% of GDP (FY2026) \bigcirc 1.0% of GDP (FY2025)
CRISIL Rating -> India
                                \rightarrow CPI \rightarrow \downarrow to 4.4% (FY2026) \uparrow 4.7% (FY2025) \rightarrow Fiscal deficit \rightarrow 4.8% of GDP (FY2025) \rightarrow 4.4% of GDP (FY2026)
GDP - Gross Domestic Product
CAD - Current Account Deficit
CPI - Consumer Price Index
2)
To- During In T-Hub + ITFA \longrightarrow \uparrow Innovation ecosystems of \longrightarrow 1st ITFA event \longrightarrow Hyderabad,
                           India & Turukiye
T-Hub - Technology Hub
ITFA - Indo-Turkiye Friendship Association
AWARDS & RECOGNITIONS
1)
                           > Tshego-Gaelae → Ishadi Amanda
title 2025
                                                             (Sri Lanka)
                           Viktoria Horshkova
                      (winner of Mrs World 2024)
APPOINTMENTS & RESIGNATIONS
                                                            Succeeds
Prime Minister → Bart Albert Liliane De Wever
of Belgium
                          (1st Flemish Nationalist)
```





SCIENCE & TECHNOLOGY 1) Launched Developed by MoR → SwaRail → SuperApp → CRIS → Offer wide range of railway services in one platform MoR - Ministry of Railways CRIS - Centre for Railway Information Systems **ENVIRONMENT** 1) →Periyar Tiger Reserves Discovered Idukki (Kerala) Researchers ->> 2 Green Cardamom From ·Elettaria tulipifera → Agasthyamalai Hills & Munnar (Kerala) India, Denmark, Colombia, Czech Republic, Singapore, Sri Lanka & United Kingdom OBITUARY 1) Award Navin Chawla -> Former Chief Election -> 2005 - 'Mazzini Award' (Government of Italy) Commissioner of India Passed away (2005 to 2009) New Delhi IMPORTANT DAYS 1) Observed > World Cancer Day UICC 4 February Aim To raise awareness of fundamental cancer issues & promote efforts in prevention, detection & treatment → WCD campaign Theme (2025-2027) "United by Unique" > 1st observed on Feb 4 2000 → Symbol - Lavender ribbon

By 2050 - New cancer cases & deaths

, WHO Report





WHO - World Health Organisation

WCD - World Cancer Day

UICC - Union for International Cancer Control

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Less Important NEWS

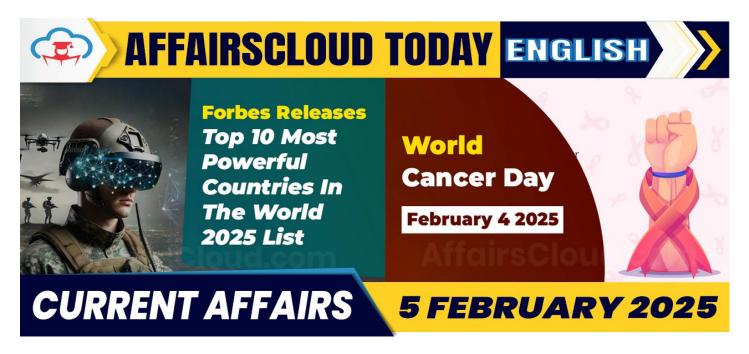
- Market regulator Sebi slaps Rs 9 lakh fine on Stockholding Services
- Himachal cabinet gives nod to rename Himachal Pradesh Institute of Public Administration after Manmohan Singh
- NTPC REL Signs MoU with Deendayal Port Authority for Green Hydrogen Mobility at Kandla Port
- ► Indian Genius: The Meteoric Rise of Indians in America
- Animal Welfare Board of India (AWBI) and NALSAR University Sign MoU to Train Animal Welfare Representatives, in Hyderabad





Detailed Content

Current Affairs 5 February 2025: Headlines



- ► PM Narendra Modi Inaugurated Bharat Mobility Global Expo 2025 from January 17 to January 22, 2025
- CZA Approved Proposal to Set up India's White Tiger Breeding Centre in MP
- Maharashtra to Set up India's 1st AI University
- ► Forbes Top 10 Most Powerful Countries in The World 2025: USA Topped; India secures 12th spot
- ▶ India Tops Global List in Passenger Loads on Domestic Flights: IATA Report
- Mali, Burkina Faso & Niger Officially Withdraw from ECOWAS
- Gujarat CM Launched Sensex F&O Contracts on India INX at GIFT City
- ▶ RBI Imposed Penalties on ESFBL and IPPB for Regulatory Non-Compliance
- SEBI Proposes New Combo Product: MFs with TLI
- CRISIL: India's GDP to grow at 6.5% in FY26; CAD widen to 1.3%
- ► T-Hub & ITFA Sign MoU to Boost India-Turkiye Trade & Cultural Ties
- South Africa's Tshego Gaelae Wins 40th Mrs World Title
- ▶ Flemish Nationalist Bart Albert Liliane De Wever sworn-in as New PM of Belgium
- MoR Launches 'SwaRail' SuperApp for Beta Testing
- ► Researchers Discover 2 New Green Cardamom Species in Western Ghats
- Navin Chawla, Former CEC Passed Away
- World Cancer Day 2025 February 4





NATIONAL AFFAIRS

PM Narendra Modi Inaugurated Bharat Mobility Global Expo 2025 from January 17 to January 22, 2025

In January 2025, Prime Minister (PM) **Narendra Modi** inaugurated **Bharat Mobility Global Expo 2025,** India's largest mobility expo in India at the Bharat Mandapam in New Delhi, Delhi. It has also become the world's 2nd largest automotive expo.



- The expo was held from January 17 to January 22, 2025 across 3 different venues: Bharat Mandapam; Yashobhoomi India International Convention and Expo Centre (IIC), Dwarka in New Delhi (Delhi) and India Expo Centre & Mart, Greater Noida, Uttar Pradesh (UP).
- Theme: "Beyond Boundaries: Co-creating Future Automotive Value Chain".

About Bharat Mobility Global Expo 2025:

i.The Bharat Mobility Global Expo 2025 aimed to bring together the entire value chain of the mobility sector from automobile manufacturers to components, electronic parts, tyre and energy storage makers, among others under a single umbrella.

ii.It is an industry-led and government-supported initiative and was coordinated by Engineering Export Promotion Council India (EEPC India) with joint support of various industry bodies and partner organisations such as: Society of Indian Automobile Manufacturers (SIAM), Automotive Component Manufacturers Association of India (ACMA), Indian Steel Association (ISA), among others.

iii.During the event, more than 239 launches from all concurrent events. Also, 90 vehicles were launched at the Auto Expo Motor Show 2025.

Key Products Launched at Bharat Mobility Global Expo 2025:

Vayve Mobility Launched India's 1st Solar-powered EV named "Vavye EVA"

In January 2025, Pune (Maharashtra)-based **Vayve Mobility Private Limited** (VMPL) launched **India's 1st solar-powered** Electric Vehicle **(EV)** named **"Vavye EVA"** at the Bharat Mobility Global Expo 2025. It has been launched in 3 different variants: **Nova, Stella** and **Vega.**

• This newly launched EV is priced between **Rs 3.25 lakh and Rs 6 lakh** (ex-showroom), depending on the variant.

i. Vayve Eva will be available in 3 battery pack options like: 9 kiloWatt-hour (kWh), 12 kWh, and 18kWh for Nova, Stella and Vega respectively.

ii.It will also include smartphone integration, Over-the-Air (OTA) updates, remote monitoring and vehicle diagnostics.

iii.The EVA can achieve a maximum speed of 70 kilometers per hour (kmph) and can climb from 0 to 40 kmph in 5 seconds.

iv.The EVA features a flexible solar panel on its roof which is claimed to improve the range of hatchback by up to 10 km daily.





EKA Mobility Launched "EKA Coach" India's 1st fully Stainless Steel Luxury Electric Bus:

Pune (Maharashtra)-based EKA Mobility, a leading EV manufacturing company in India, launched "EKA **COACH"**, India's 1st fully stainless-steel luxury electric bus for long-distance travel.

- It has launched India's most extensive and largest collection of electric commercial vehicles at global expo which includes **over 11 electric platforms**, spanning buses, trucks, and Small Commercial Vehicles (SCVs).
- These vehicles are complemented by **EKA Connect**, a cutting-edge fleet management platform using real-time data analytics to optimize performance, efficiency, and uptime.

Other Launches:

Along with EKA COACH, 4 other electric bus models (EKA 12M, EKA 9M, EKA LF and EKA 7M) and two New Trucks(EKA 55T,EKA 7T) were also launched during the event.

BMW India Launched 1st ever 'Made in India' EV named "BMW X1Long Wheelbase All Electric"

BMW India Private India, launched the 1st ever 'Made in India' EV named "BMW X1Long Wheelbase All Electric" at the global auto expo, priced **Rs 49 lakh**. The car was manufactured locally at BMW Group Plant Chennai in Tamil Nadu (TN).

> • It has a length of 4,616 millimeters (mm) and a wheelbase of 2,800 mm, which provides more interior room for passengers and cargo.



Key Features:

i.It is a 5th-generation BMW eDrive technology which features a highly integrated drive unit within a single housing.

ii.It is powered by an electric motor on the front axle, with single speed transmission.

iii. It has the capacity to produce maximum output of **204** horse power (hp) and maximum torque of **250** Newton-meter (Nm).

iv. The car offers a maximum range of 531 kms, based on the Modified Indian Driving Cycle (MIDC) cycle, due to its 66.4kWh high-voltage battery.

JSW MG Motor India Launched India's 1st D+ Segment SUV, 'MG Majestor':

ISW MG Motor India Private Limited, a Joint Venture (JV) between Shanghai (China)-based SAIC Motor Corporation Limited (formerly Shanghai Automotive Industry Corporation) and JSW Group, launched **MG Majestor**, India's 1st D+ Segment Sport Utility Vehicle (SUV) during the global auto expo.

- The company has exhibited new-age technologies as its competencies in Connected, Autonomous, Shared, and Electric (CASE) technology.
- The company has also showcased a series of **9** international models including IM5, IM6, MG HS, and MG7 Trophy Edition.

Note: D segment is a mid-sized car which is larger than compact cars but smaller than full-size cars. TVS Motor Launched India's 1st Bluetooth Connected e3W, TVS King EV Max

Chennai (TN)-based TVS Motor Company, 3rd largest two-wheeler manufacturer in India, launched India's 1st Bluetooth connected electric three-wheeler (e3W), the "TVS King EV Max" which is priced at Rs **2.95 lakh** (ex-showroom).

- The vehicle will provide Bluetooth connectivity through TVS SmartXonnect.
- For the initial phase, this e3W will be available in select states such as: UP, Bihar, Jammu & Kashmir (J&K), Delhi and West Bengal (WB).

About Engineering Export Promotion Council India (EEPC India):

It is a trade and investment promotion organisation for the engineering sector in India. It is sponsored by the Ministry of Commerce and Industry (MoC&I).







Chairman- Arun Kumar Garodia

Established-1955

CZA Approved Proposal to Set up India's White Tiger Breeding Centre in MP

In January 2025, New Delhi(Delhi) based the Central Zoo Authority (CZA), Ministry of Environment, Forest and Climate Change(MoEFCC), has approved the proposal to set up India's 1st white tiger breeding centre in Govindgarh area of Rewa district in Madhya Pradesh (MP).



- The approval follows the recommendations made by the expert committee of CZA during its 114th meeting held in December, 2024 and subsequently by the technical committee during its 112th meeting held in December, 2024.
- This new white tiger breeding facility will be developed as part of the **revised Master (Layout) Plan** of Maharaja Martand Singh Judeo White Tiger Safari and Zoo, Mukundpur, Satna (MP).

<u>Note:</u> In 2011, the Government of India **(GoI)** gave its in-principle approval to establish a breeding centre for the white tigers in MP as part of conservation efforts.

Background:

i. The 1st white tiger was spotted in Vindhya region of MP in 1915. But, later it died in 1920.

ii.In 1951, Maharaja Martand Singh, former ruler of Rewa found a white tiger in Govindgarh jungle and named it 'Mohan'. He initiated the conservation efforts that led to protection and breeding of white tigers in the area.

About White Tiger:

i.White tiger is not a separate sub-specie of tiger. It is a color variant of the Bengal Tiger (scientific name:

Panthera tigris tigris), the Siberian tiger or Amur tiger(Scientific name: Panthera tigris altaica), or a hybrid between the two subspecies of tiger.

ii.It is characterized by white fur, dark brown or black stripes and blue eyes.

iii. The white color of the fur is due to the genetic mutation called 'leucism'.

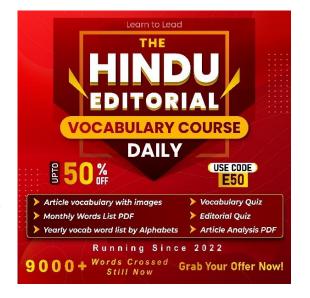
Points to Note:

i.According to the tiger census of 2022, MP has the highest number of Tigers followed by Karnataka, Uttarakhand and Maharashtra respectively.

ii.In 2016, the world's first white tiger safari was established at Mukundpur in Satna district in MP in 2016.

About Central Zoo Authority (CZA):

It is a statutory body established under the Wildlife (Protection) Act, 1972. It works under the







administrative control of **MoEFCC.** The Authority comprises a chairman, 10 members and a member secretary.

• The primary objective of CZA is to strengthen the national efforts in conservation of the rich biodiversity of the country, particularly the fauna as per the National Zoo Policy, 1998.

Chairman- Union Minister Bhupender Yadav, MoEFCC

Headquarters- New Delhi, Delhi

Established- 1992

About Madhya Pradesh (MP):

Chief Minister (CM)- Mohan Yadav

Governor- Mangubhai Chhaganbhai Patel

Capital- Bhopal

National Parks (NPs)- Kanha NP; Pench NP; Panna NP

Maharashtra to Set up India's 1st AI University

Maharashtra is set to establish **India's first Artificial Intelligence** (AI) **University**, to become a Center of Excellence(CoE) for AI education and innovation. The university will focus on AI research, innovation, and skill development.



 Maharashtra government has formed a task force chaired by Parrag Jaiin Nainutia, the Principal Secretary (Information Technology, IT), Government of Maharashtra, has been formed for planning and implementation.

Objectives of the AI University:

i.The establishment of the AI University promotes research and development in AI and related fields.ii.It aims to make Maharashtra a leading hub for technology and AI-driven innovation.

iii.It also drives technological innovation and formulates policies in AI and emerging technologies.

Task Force Members:

i.The task force is designed to be a collaborative effort bringing together expertise from academia, industry, and government to create an institution focused on AI education, research, and innovation.

ii. The task force members include:

- Directors of the Indian Institute of Technology (IIT) Bombay, Mumbai, Maharashtra, and the Indian Institutes of Management-Mumbai(IIM-M), Mumbai.
- Representatives from Google India Private Limited (GIPL), Mahindra Group, and Larsen & Toubro Limited (L&T).
- Officials from the Ministry of Electronics and IT (MeitY).
- Experts from the Rajiv Gandhi Science and Technology Commission (RGSTC) of the Government of Maharashtra, and the Data Security Council of India (DSCI).

About Maharashtra:

Chief Minister (CM)- Devendra Fadnavis

Governor- Chandrapuram Ponnusamy(C.P) Radhakrishnan





Capital- Mumbai

Airports - Gandhinagar Airport

Bird Sanctuaries - Karnala Bird Sanctuary, and Great Indian Bustard Sanctuary

INTERNATIONAL AFFAIRS

Forbes Top 10 Most Powerful Countries in The World 2025: USA Topped; India secures 12th spot

According to the list of <u>Top 10 powerful countries in the world 2025</u> released by an american business magazine **Forbes**, the United States of America **(USA)** secured the top spot as the most powerful country in the world with a Gross Domestic Product (GDP) of **USD 30.34 trillion**.



- The USA was followed by **China** in the **2nd** spot with a GDP of USD 19.53 trillion and **Russia** in the 3rd position with a GDP of USD 2.2 trillion respectively.
- **India** secured the **12th** position with a GDP of USD 4.27 trillion in the list as of February 2025.

Note: In terms of **global** GDP, **India** is positioned at the **5th** spot behind the USA, China, Germany, and Japan.



Methodology:

i. The rankings of the top 10 most powerful countries list out of 195 in the world in 2025 was compiled by US News and World Report on the basis of score obtained from 5 parameters that denote a country's power –

- A leader
- Economical influence
- Political influence
- Strong international alliances
- A strong military





ii.The ranking methodology was developed by Brand Asset Valuator (**BAV**) **Group**, which is a unit of global marketing communications company **WPP**, and researchers led by Professor David Reibstein from the Wharton School of the University of Pennsylvania (Pennsylvania, USA) in association with US News and World Report.

Key Highlights:

i.The USA is a leading power in various sectors such as technology, finance, and entertainment. ii.China excels in itsBelt and Road Initiative and technological contributions particularly in artificial intelligence (AI) and 5G.

iii.Russia has a strong geopolitical influence supported by its vast natural resources and military strength. iv.The United Kingdom (UK) leads in making new trade agreements and economic partnerships with London being a hub for numerous startups.

v.Germany leads in the Renewable Energy(RE) initiatives.

vi.India's rank is a result of its improving economic conditions, strong international alliances and military strength.

Top 5 Powerful Countries in 2025:

Rank	Country	GDP	Region
1	The United States of America	USD 30.34 trillion	North America
2	China	USD 19.53 trillion	Asia
3	Russia	USD 2.2 trillion	Asia
4	The United Kingdom	USD 3.73 trillion	Europe
5	Germany	USD 4.92 trillion	Europe
12	India	USD 4.27 trillion	Asia

About Forbes:

Chief Executive Officer (CEO) - Sherry Phillips

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

Founded - 1917

India Tops Global List in Passenger Loads on Domestic Flights: IATA Report

In January 2025, Montreal (Canada)-based International Air Transport Association (IATA) released its <u>'Full-year and December 2024 international passenger market performance data'</u>, showing record-high demand for air travel. As per the report, India's domestic flights have recorded a Passenger Load Factor (PLF) of 86.4% in 2024 (down by 0.6% point compared to 2023), the highest among all domestic markets.

- India has surpassed the United States of America (USA) (84.1%) and China (83.2%), are ranked at 2nd and 3rd position respectively.
- As per Directorate General of Civil Aviation **(DGCA)**'s data, the aviation sector in India witnessed 163 million passengers boarding domestic flights in 2024.







Key Findings:

i.Brazil secured 4th spot with a PLF of 81.9%, followed closely by Australia (81.8%) and Japan (78%) ranked at 5th and 6th spot respectively.

ii.IATA's domestic full-year traffic report revealed that domestic-full year demand reached record highs in terms of passenger numbers and load factors.

• Domestic full-year traffic for 2024 increased 5.7% compared to previous year while capacity increased by 2.5%.

iii.China once again emerged as the standout performer for domestic Revenue Passenger Kilometer (RPK), which has increased by 12.3% in 2024 compared to 2023.

• Japan recorded 3.2% growth while capacity declined by 0.3%.

iv.Domestic RPKs represented about 38.2% of the total market in 2024.

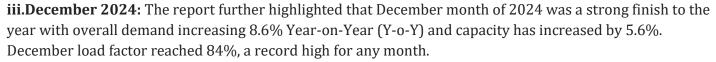
Other Key Findings:

i.Total full-year traffic: The report showed that the total full-year in 2024 measured in RPKs has increased by 10.4% compared to 2023. This increase was 3.8% above prepandemic (2019) levels.

- The total capacity measured in Available Seat Kilometers (ASK) has increased by 8.7% in 2024.
- As per the report, the overall **PLF reached 83.5%** in 2024, a record for full-year traffic.

ii.International full-year traffic: As per the report, international full-year traffic increased 13.6% in 2024 compared to 2023, and the capacity increased by 12.8%.

- Also, full-year international traffic for year 2024 has surpassed the previous record of 2019 by 0.5%, with growth in all regions but capacity was 0.9% lower than 2019.
- The load factor improved by 0.5%, to 83.2%, a record high.



- International demand in December 2024 has increased by 10.6%, capacity increased by 7.7% and the PLF improved by 2.2% points (compared to December 2023) to 83.9%.
- As per the report, domestic demand increased by 5.5% in 2024 compared to previous year.

iv.Percentage share of region carriers of total passenger market for 2024 in terms of RPK are: Asia Pacific (33.5%), Europe (26.7%), North America (22.9%), Middle East (9.4%), Latin America (5.3%) and Africa (2.2%).







Points to Note:

i.Revenue Passenger Kilometer (RPK) is a key metric to assess airline performance and demand in terms of number of passengers carried by it and distance they travel.

ii.Available Seat Kilometers (ASK) is used to measure available passenger capacity and PLF is % of ASKs used.

About International Air Transport Association (IATA):

Director General (DG) and Chief Executive Officer (CEO)- Willie Matthew Walsh

Headquarters- Montreal, Canada

Established- 1945

Mali, Burkina Faso & Niger Officially Withdraw from ECOWAS

In January 2025, Abuja (Nigeria) based Economic Community of West African States (ECOWAS) officially acknowledged the exit of three West African Countries – Republic of Mali, Burkina Faso, and Republic of Niger from the regional economic bloc.



- The split occurred after the three departing countries rejected ECOWAS's demands to restore civilian rule. Their leaders have criticized ECOWAS, saying it is too influenced by France, their former colonial ruler.
- ECOWAS has advised its remaining 12 members to **keep recognizing the passports of these three countries** and continue trade with them until further instructions are given.

Points to Note:

i.The relationship between the three countries and ECOWAS worsened after a coup in July 2023 that removed Niger's President Mohamed Bazoum.

- ECOWAS has firmly opposed the military takeovers and imposed sanctions on these nations. **ii** In reaction, Niger, Mali, and Burkina Faso decided to leave ECOWAS in January 2024.
 - They accused the bloc of not protecting its member countries and being too close to foreign nations

iii.The three countries formed the **Alliance of Sahel States** in September 2024 to strengthen security cooperation. They are currently under military rule after experiencing coups in recent years.

• The Sahel states are nations located in Africa's Sahel region.

About Economic Community of West African States (ECOWAS):

The ECOWAS is a political and economic alliance of West African nations, **established on 28 May 1975** through the Treaty of Lagos to enhance regional economic integration.

 As of February 2025, ECOWAS has 12 member states which includes Benin, Cabo Verde, Côte d'Ivoire, The Gambia, Ghana, Guinea, Guinea-Bissau, Liberia, Nigeria, Senegal, Sierra Leone, and Togo.

President - Omar Touray

Headquarters- Abuja, Nigeria





BANKING & FINANCE

Gujarat CM Launched Sensex F&O Contracts on India INX at GIFT City

In February 2025, **Bhupendra Patel**, Chief Minister (CM) of Gujarat launched Sensex Future & Options **(F&O)** contracts on the India International Exchange **(India INX)**, India's first international stock exchange platform and subsidiary of Bombay Stock Exchange Limited **(BSE)** at Gujarat International Finance Tech-City- International Financial Services Centre **(GIFT-IFSC)** in Gandhinagar, Gujarat.



- This new offering will allow the international investors to trade and settle BSE derivatives in United States Dollar (USD), facilitating greater participation from global traders and investors.
- This will also enable the global investors to trade India's benchmark equity index without currency conversion risks.

Key Points:

i.The contracts will trade for **22 hours per day**, which is in alignment with global markets and expanding access to Indian equities through tax friendly regime of GIFT City.

ii.Foreign investors also include Non-Resident Indians **(NRIs)** and they can also participate in this new product offering without requirement of an Indian tax identification number i.e. Permanent Account Number (PAN).

Note: F&O derivatives are the financial derivatives that permit traders to speculate on asset price movements without owning the asset itself. It includes underlying assets such as stocks, bonds, commodities, among others.

About India International Exchange (India INX):

It is India's 1st international exchange established at GIFT City in 2017. It offers global investors with a wide range of investment opportunities in a regulated, tax-efficient, and technologically advanced environment. Managing Director **(MD)** and Chief Executive Officer **(CEO)** – Vijay Krishnamurthy **Headquarters-** Gandhinagar, Gujarat

RBI Imposed Penalties on ESFBL and IPPB for Regulatory Non-Compliance

In February 2025, the Reserve Bank of India (RBI) imposed **penalties** on Chennai (Tamil Nadu, TN) based Equitas Small Finance Bank Limited **(ESFBL)** and New Delhi (Delhi) based India Post Payments Bank Limited **(IPPB)** for failing to comply with regulatory guidelines.

i.ESFBL was fined **Rs 65 lakh** for non-compliance with directions on 'Levy of Foreclosure Charges/Prepayment Penalty on Floating Rate Term Loans' and 'Credit Flow to Agriculture – Collateral-free agricultural loans.'

ii.IPPB was penalized with Rs 26.70 lakh for deficiencies in adhering to the 'Customer Service in Banks'.iii.Further, a penalty of Rs 3.10 lakh has also been imposed on Chennai based Aptus Finance India Private





Limited for contravention of certain provisions of norms related to Non-banking Financial Companies (NBFCs).

SEBI Proposes New Combo Product: MFs with TLI

In January 2025, Mumbai (Maharashtra) based Securities and Exchange Board of India (SEBI), the capital market regulator, is planning to introduce a new financial product that combines **Mutual Funds** (MFs) investments with **Term Life Insurance** (TLI).

• The announcement was made by SEBI Chairperson, **Madhabi Puri Buch** aiming to enhance Systematic Investment Plans **(SIPs)** in rural areas.

i. The product would enable customers to combine life insurance with MFs investments, offering a more affordable and appealing solution that promotes financial inclusion in underserved regions.

ii. Additionally, SEBI is working on the "Pay Right" initiative, which will help investors verify the authenticity of Unified Payments Interface (UPI) payments through Know Your Customer (KYC) checks, reducing the risk of digital fraud.

ECONOMY & BUSINESS

CRISIL: India's GDP to grow at 6.5% in FY26; CAD widen to 1.3%

According to the **CRISIL Ratings Limited** (formerly Credit Rating and Information Services of India Limited) latest report, India's Gross Domestic Product **(GDP)** is projected to grow by **6.5%** in the Financial Year 2025-26 **(FY26)**, marginally higher than the 6.4% growth estimated for current financial year (FY25).

• On the external front, India's Current Account Deficit (**CAD**) is expected to widen from 1.0% of GDP (in FY25) **to 1.3% (in FY26)** due to export headwinds from trade policies of the United States of America(USA).



Key Findings:

i.The report highlighted that the government spending will continue to support economic growth of the country, the overall fiscal consolidation stimulus will decrease as fiscal consolidation progresses.

• The report outlined **private sector investments** as a key factor in influencing growth but, it need to pick up momentum.

ii.The report has projected that Consumer Price Index **(CPI)** will ease further from 4.7% (in FY25) **to 4.4% (in FY26).** This decrease will mainly be driven by expectations of a normal monsoon, a high base effect in food inflation, and softer international commodity prices.

• However, non-food inflation might witness a marginal increase to an adverse base effect. **iii**.As per the report, India's **fiscal deficit**, which stood at **5.6%** of GDP in FY24, is projected to decrease to 4.8% (in FY25) and further to **4.4%** (in FY26).





- This decline will be possible by regulated revenue spending while maintaining a strong focus on capital expenditure.
- However, a strong services trade balance, steady remittances, and lower crude oil prices will help in preventing sharp increase in the deficit.

iv.The Indian Rupee (INR) is projected to depreciate gradually, averaging Rs 86 per USD in FY25 and Rs 87 per in USD in FY26.

• While the CAD remains stable, international geopolitical uncertainties could lead to fluctuations in the currency markets.

Note: CAD is also known as trade deficit, which occurs when the total import value of goods/services of a country exceeds the total export value of that country. It is calculated as a percentage of GDP.

About CRISIL Ratings Limited:

Managing Director **(MD)**– Subodh Rai **Headquarters**- Mumbai, Maharashtra

Established- 1987

T-Hub & ITFA Sign MoU to Boost India-Turkiye Trade & Cultural Ties

In January 2025, Hyderabad (Telangana) based startup incubator Technology Hub (**T-Hub**) signed a Memorandum of Understanding (**MoU**) with the Indo-Turkiye Friendship Association (**ITFA**) during ITFA's inaugural event at the Hyderabad Turkish Consulate General in Jubilee Hills in Hyderabad, Telangana.

• The MoU aims to strengthen collaboration between the innovation ecosystems of both countries, as they emerge as global leaders in economy and technology.



• T-Hub and ITFA will partner on various initiatives, including the Türkiye Tourism Roadshow scheduled for February 26, 2025, in Hyderabad.

Key People: The ceremony was attended by **Orhan Yalman Okan**, Consul General of Türkiye, and **M.A. Faiz Khan**, Chairman of ITFA.

Key Highlights:

i. The MoU facilitates cross-border mentorship, market access, and collaboration in sectors like Information Technology (IT), software, pharmaceuticals, defense, aerospace, cybersecurity, green and renewable energy, and critical minerals.

• It also emphasizes health, food security, logistics, and supply chain management, fostering collaboration in agriculture, textiles, and machinery.

ii.It fosters joint academic and accelerator programs, focusing on technology-driven initiatives in Artificial intelligence (AI), the Internet of Things (IoT), and critical minerals.

iii.With this ITFA will facilitate Indian startups' access to Turkish markets and connections with suitable partners, while T-Hub will assist Turkish startups in navigating the Indian ecosystem.

Note: In 2024, bilateral trade between India and Republic of Turkiye reached USD 13 billion, with both





governments setting a mid-term target of USD 20 billion.

About Technology Hub (T-Hub):

T-Hub is the world's largest innovation hub and a leading startup ecosystem enabler.

Interim Chief Executive Officer (CEO) - Sujit Jagridar

Headquarters - Hyderabad, Telangana

Established – 2015

AWARDS & RECOGNITIONS

South Africa's Tshego Gaelae Wins 40th Mrs World Title

On 31 January 2025, **Tshego Gaelae** from South Africa (SA), a 33-year-old model, made history by becoming the first Black South African woman to win the **40th edition of the Mrs.World title in 2025.**

• The grand finale took place in **Las Vegas**, United States of America **(USA)**, where Gaelae was crowned by **Viktoria Horshkova**, the winner of Mrs.World 2024.



• Sri Lanka's (SL) **Ishadi Amanda** was named **first runner-up**, while Thailand's Ploy Panperm took the second runner-up.

Note: Mrs.World Competition, established in 1984, is known as the first beauty pageant exclusively for married women.

About Tshego Gaelae:

Born in Soweto, SA, Gaelae is not only a model but **also a lawyer** and a labor relations manager.

i.She is deeply committed to supporting **women and children** affected by domestic violence through her organization, *We Are Our Children's Keepers.*

ii.Gaelae is only the **second South African** to win the title, following Candice Abrahams, who claimed victory in 2016

iii. She also holds the title of Mrs South Africa 2024.

About South Africa (SA):

President- Cyril Ramaphosa

Capital– Pretoria (administrative capital), Cape Town (legislative capital), and Bloemfontein (judicial capital)

Currency- South African Rand(ZAR)



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APPOINTMENTS & RESIGNATIONS

Flemish Nationalist Bart Albert Liliane De Wever sworn-in as New PM of Belgium

On February 3 2025, **Bart Albert Liliane De Wever**, the first Flemish Nationalist was sworn-in as the new Prime Minister **(PM)** of Belgium. His victory came after 7-months of negotiations, leading to the formation of a new coalition that currently holds an **81-seat** majority in the **150-seat** Belgian Parliament.

Prior to the appointment, he served as the Mayor of Antwerp, Belgium.



• He succeeds **Alexander De Croo**, who has remained in office as a caretaker since June 2024.

About Bart Albert Liliane De Wever:

i.Bart Albert Liliane De Wever's political career began in the Volksunie (VU, People's Union) party, following a split in the party, he founded the New Flemish Alliance (N-VA) in 2004.

- He served two times as the Member of the Flemish Parliament from (2004 to 2007) and from (2019 to 2024).
- He was also Member of the Senate of Belgium from 2010 to 2013.

ii.He served as the Member of the Chamber of Representatives of Belgium in 2 separate terms: from 2007 to 2010 and from 2014 to 2019.

iii.From 2013 to January 2025, he served as the Mayor of Antwerp, Belgium, a position in which he became one of the most influential politicians in Flanders.

iv.He led the New Flemish Alliance **(N-VA)** from 2004 to 2025, advocating for a confederal state and Flemish independence.

v.Under his leadership, the N-VA won significant victories in the 2010, 2014, 2019, and 2024 federal elections, becoming the largest party in Belgium.

About Belgium:

Prime Minister (PM) - Bart Albert Liliane De Wever

Capital- Brussels

Currency- Belgian Euro (EUR)

SCIENCE & TECHNOLOGY

MoR Launches 'SwaRail' SuperApp for Beta Testing

In January 2025, the Ministry of Railways **(MoR)** introduced the **'SwaRail'** SuperApp (application), which serves as a one-stop solution for Indian Railways (IRs) services.

• It was developed by the New Delhi (Delhi) based Centre for Railway Information Systems (CRIS) to improve digital infrastructure and provide convenient access to a wide range of railway-related services.





• The app is currently in its beta testing phase and is available for download on both Google Play Store and Apple App Store.

i.The SuperApp offers Single Sign-On, allowing users to access all services with one set of credentials. Moreover, the same credentials will be used to access existing Indian Railways apps.

ii.It integrates ticket booking, Passenger Name Record **(PNR)** status, food ordering, more for a simplified experience and can be accessed using Mobile Personal Identification Number **(MPIN)** or biometric authentication.

iii.It aims to offer a seamless and user-friendly experience, integrating multiple railway services into one platform, reducing the need for several individual apps.

ENVIRONMENT

Researchers Discover 2 New Green Cardamom Species in Western Ghats

In February 2025, an international team of researchers discovered two new species, 'Elettaria facifera' and 'Elettaria tulipifera', closely related to the "Queen of Spices," green cardamom (Elettaria cardamomum), in the **Western Ghats** of **Kerala**. This discovery contributes to both spice production and conservation efforts.



- The findings have been published in the paper "The Cardamom Conundrum Resolved: Recircumscription and Placement of Elettaria in the Only Pantropically Distributed Ginger Lineage," featured in the journal **Taxon**.
- The international research team, comprising experts from India, Denmark, Colombia, the Czech
 Republic, Singapore, Sri Lanka, and the United Kingdom (UK), includes Mamiyil Sabu, a Council of
 Scientific & Industrial Research (CSIR)-Emeritus Scientist (ES) at Kerala State Council for
 Science, Technology and Environment (KSCSTE)-Malabar Botanical Garden and Institute for
 Plant Sciences, Kozhikode, Kerala.

Note: The researchers have discovered six species closely related to Elettaria cardamomum, four of which were previously classified under the genus 'Alpinia' but have now been reclassified under Elettaria.

About New Species:

The genus name 'Elettaria' originates from the old Malayalam name "Elletari," as recorded by Hendrik van Rheede in his 17th-century botanical treatise Hortus Malabaricus.

i.Elettaria facifera is characterized by sessile leaves, erect flowering shoots that are separate from the leafy shoots, and a pure white labellum adorned with purple-red markings.

- It is found in the **Periyar Tiger Reserve**, located in the Idukki district of Kerala.
- **ii.Elettaria tulipifera** is distinguished by its striking tulip-shaped inflorescence and large, bright to dark red, whorled bracts.
 - It is found in the **Agasthyamalai Hills** in Thiruvananthapuram district and **Munnar** in Idukki district of Kerala.





iii.With the recent reclassification, the Elettaria genus now comprises seven species, including Elettaria cardamomum, E. ensal, E. floribunda, E. involucrata, and E. rufescens.

iv.The seed capsules of Elettaria cardamomum are the source of commercially available green cardamom.

About Cardamom production:

- Guatemala is the world's largest producer of cardamom, followed by India and Tanzania.
- In India, cardamom is primarily cultivated in Kerala followed by Karnataka and Tamil Nadu(TN).

About Kerala:

Chief Minister (CM) - Pinarayi Vijayan

Governor – Rajendra Vishwanath Arlekar

National Parks – Silent Valley National Park, Pampadum Shola National Park, Mathikettan Shola National Park

OBITUARY

Navin Chawla, Former CEC Passed Away

On February 1, 2025, former Chief Election Commissioner of India **(CEC) Navin Chawla** passed away at the **age of 79** in New Delhi (Delhi). He was born on 30 July 1945 in New Delhi.

i.Navin Chawla was a retired 1969-batch Indian Administrative Service (IAS) officer of the Arunachal Pradesh (AR)-Goa-Mizoram and Union Territory (AGMUT) cadre.

ii.He served as the Election Commissioner (EC) from May 16, 2005, to April 20, 2009, and then as CEC from April 2009 to July 2010.

iii.During his tenure,he oversaw the 2009 Lok Sabha elections and implemented reforms, such as allowing 3rd-gender voters to choose a new voting category.

iv.In 2005 he received **'Mazzini Award'** (Government of Italy) for his efforts to forge a new relationship with Italy and strengthen the existing bonds between India and Italy.

v.In 2014 he received 'Bhartiya Vidya Bhavan, Mumbai Award' for his exemplary work in the conduct of elections during electoral processes in India.

Note: In 1992, he authored the 'Authorized Biography of Mother Teresa', which was later translated into 14 languages both in India and internationally.

IMPORTANT DAYS

World Cancer Day 2025 - February 4

World Cancer Day **(WCD)** is observed annually on **February 4** across the globe to raise awareness of fundamental cancer issues and promote efforts in prevention, detection, and treatment.







• WCD is an international campaign that serves to honor those impacted by cancer and drive actions that can shape a better future for cancer care.

Theme 2025:

i.The campaign theme of WCD 2025-2027 is "**United by Unique,**" emphasizes the importance of personalized, patient-centered care in the battle against cancer.

• It highlights the need to tailor treatments to the individual needs of each patient, recognizing that every cancer journey is unique.

ii.This 3-year campaign will center on the personal experiences of cancer patients, survivors, and caregivers. **Background:**

i.On February 4 1999, the 'Charter of Paris' consisting of 10 articles, was adopted at the World Summit Against Cancer for the New Millennium in Paris, France.

ii. Under Article X, WCD was officially proclaimed to be observed annually on February 4.

- The first-ever WCD was observed on February 4 2000.
- February 4 2025 marks 25 years of signing the Charter of Paris Against Cancer.

iii.The Charter of Paris emphasizes the importance of international cooperation in addressing these challenges, reinforcing the idea that collective global action is essential in the fight against cancer. **iv.**WCD is an initiative led by the Union for International Cancer Control **(UICC)**, established in **2000** to bring together and support the cancer community globally.

What is Cancer?

i.Cancer is a group of diseases characterized by the uncontrolled growth which occurs in any organ of the body and spread of abnormal cells through the blood and lymphatic systems.

ii.Common types include lung, breast, prostate, colorectal, and skin cancer, with **lung cancer** being the deadliest worldwide due to its high mortality rate.

Cancer Ribbon:

i.A lavender ribbon is universally recognized as a symbol of support for individuals battling all forms of cancer

ii.The official colors of WCD are **blue and orange**, symbolizing hope, solidarity, and action in the fight against cancer.

WHO Report:

According to the World Health Organization (WHO):

i.The South-East Asia Region reported **2.4 million** new cancer cases in 2022, including 56,000 cases in children, and 1.5 million deaths.

ii.Among all WHO regions, South-East Asia has the highest incidence of lip and oral cavity cancers, uterine cervix cancers, and childhood cancers.

• The region has seen the **fastest rate of decline** in tobacco use, a major risk factor for several high-burden cancers.

iii.It is estimated that by 2050, the number of new cancer cases and deaths in the region will increase by **85%**.

iv.Cancer services are included in health benefit packages in only 6 countries, and cervical cancer screening coverage is below the **70%** target in 7 countries.

v.Bhutan completed a successful Health Flagship project in 2020, where over **90%** of target populations were screened for gastric, cervical, and breast cancer.

vi.WHO is addressing these challenges through the WHO South-East Asia Regional Strategy for Comprehensive Cancer Prevention and Management (2024-2030), which emphasizes a people-centered approach.

Note: The International Agency for Research on Cancer **(IARC)** headquartered in Lyon, France is the cancer agency of WHO.





About Union for International Cancer Control (UICC):

UICC has over 1,150 member organisations in 172 countries and territories. Chief Executive Officer **(CEO)**– Dr Cary Adams **Headquarters**– Geneva, Switzerland

Established-1933

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Aspirant: Why is there a delay in news?

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

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