

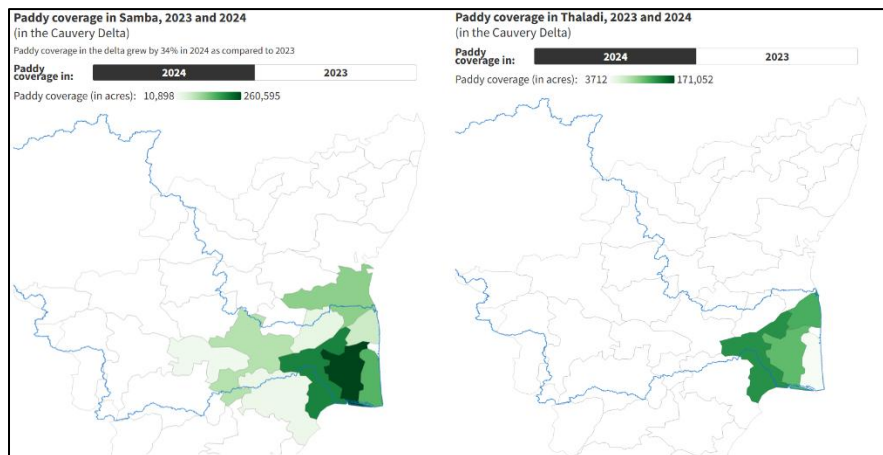
January - 12

TNPSC BITS

- ❖ The Tamil Nadu Legislative Assembly “unanimously” adopted a public resolution moved for urging the Union government to immediately withdraw the Draft UGC (Minimum Qualifications for Appointment and Promotion of the Teachers and Academic Staff in Universities and Colleges and Measures for Maintenance of Standards in Higher Education) Regulations, 2025.
- ❖ Tamil Nadu government would set up a 2 million-sq.ft facility for artificial intelligence (AI) in Coimbatore under the public-private partnership (PPP) mode.
- ❖ The Karnataka Forest Department has launched the ‘Garudakshi’ online FIR system to curb the forest encroachments, illegal tree-felling, poaching, and unauthorised entry into forest areas.
- ❖ Prime Minister laid the foundation for India’s first green hydrogen hub of NTPC Green Energy Limited Project near Visakhapatnam, Andhra Pradesh.
- ❖ In the first high-level bilateral engagement with the Taliban regime, the Indian Foreign Secretary met the Afghanistan acting Foreign Minister in Dubai, UAE.

TAMIL NADU

Samba coverage in Cauvery delta 2025



- ❖ The delta in Tamil Nadu has improved its previous year’s coverage during the Samba cultivation season by about 2.5 lakh acres.
- ❖ Compared to around 7.27 lakh acres last year, the coverage during the cultivation season is 9.78 lakh acres this time.

- ❖ With respect to the parallel Thaladi season, the current year's showing has fallen short of that of 2022-23 by about 1.4 lakh acres.
- ❖ As a result, the net increase of the combined coverage during the Samba-Thaladi season this year was cut down to 1.15 lakh acres.

Toda Tribe - Modhweth Festival

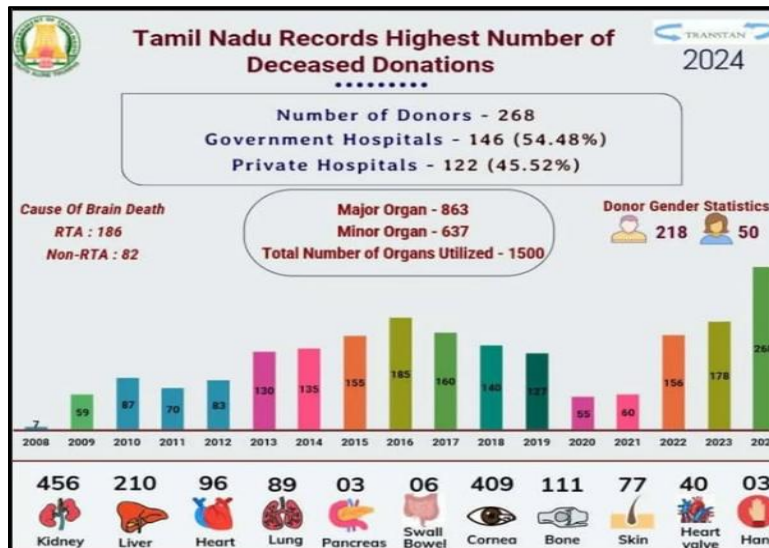


- ❖ The Toda tribe celebrated their traditional 'Modhweth' festival to mark the New Year.
- ❖ They are one of the oldest Dravidian ethnic groups residing in the Nilgiris Hills of Tamil Nadu.
- ❖ The celebration commenced with prayers at the Moonpo temple, dedicated to the deity Thenkish Amman.
- ❖ The Toda people are strictly vegetarian and abstain from consuming meat, fish, and eggs that can hatch.
- ❖ The Todas are divided into five clans, namely: Paiki, Pekkan, Kuttan, Kenna and Todi.
- ❖ They have their own language, which does not have a script.

Deceased donations 2024

- ❖ Tamil Nadu recording the highest number of deceased donations, over 50% of the donors came from government hospitals.
- ❖ Out of the total 268 donors, 146 donors (54.48%) were from the government hospitals.

- ❖ The year 2024 ended on an all-time high for the State’s deceased donor organ transplantation programme — 268 donors (218 men and 50 women) and 1,500 organs/tissues utilised.
- ❖ Private hospitals accounted for 122 donors (45.52%), according to data from the Transplant Authority of Tamil Nadu (TRANSTAN).
- ❖ The number of deceased donors rose to 156 in 2022 followed by 178 in 2023.



NATIONAL

Sonobuoys - India and USA



- ❖ India and the U.S. announced cooperation on co-production of U.S. sonobuoys for Undersea Domain Awareness (UDA) for the Indian Navy.
- ❖ It is a high-end technology that allows tracking submarines in the deep seas and oceans.



- ❖ A sonobuoy is a sophisticated device used primarily in maritime operations for underwater detection and monitoring.
- ❖ It is a key tool in anti-submarine warfare and oceanographic research.

Recalculation of India's coastline

NEW PARAMETERS	➤ While earlier method relied on straight-line distance, new one factors in complex coastal formations such as bays, estuaries and inlets
	➤ Tamil Nadu's coast, with a revised length of 1,068km, has overtaken Andhra (1,053km)
	➤ Puducherry's coastline shrinks 4.9km , a departure from general upward revision

- ❖ India's coastline expanded by almost half in just over five decades - from 7,516 km in 1970 to 11,098 km in 2023-24.
- ❖ States like Bengal, Gujarat and Goa adding significantly to their shoreline while Puducherry's shrunk by 10.4%.
- ❖ Gujarat's recalculated coastline has contributed the most to this growth, almost doubling from 1,214km in 1970 to 2,340km in the past 53 years.
- ❖ West Bengal has the highest increase in percentage terms during this period - up 357% from 157km to 721km.
- ❖ Nationally, the coastline increase compared to 1970 data stands at 47.6%.
- ❖ Gujarat retains its position as the state with the longest coastline.
- ❖ Tamil Nadu, with a revised length of 1,068km (previously 906km), has overtaken Andhra Pradesh (1,053km), based on the new survey.
- ❖ Kerala reported the smallest increase, adding 30km (5%) to its coastline.

Urea production 2023-24

- ❖ India's various measures facilitated an increase of Urea production from a level of 225 LMT per annum during 2014-15 to a record Urea Production at 314.07 LMT during 2023-24.

- ❖ The import of Urea has been reduced from 75.80 LMT in 2022- 23 to 70.42 LMT in 2023-24.
- ❖ Still, India imported 12.80 lakh MT Urea and 12.17 lakh MT DAP from China in 2022-23.
- ❖ The figure marked an increase in 2023-24 with 18.65 lakh MT Urea and 22.28 lakh MT DAP from China.

TABLE 1

UREA: PRODUCTION VS IMPORTS (in lakhtonnes)

	Production	Imports		Production	Imports
2011-12	219.92	78.34	2019-20	244.55	91.21
2012-13	225.87	80.44	2020-21	246.03	98.26
2013-14	227.19	70.88	2021-22	250.76	91.36
2014-15	225.93	87.49	2022-23	284.95	75.80
2015-16	244.61	84.74	2023-24	314.09	70.42
2016-17	242.01	54.81	Apr-Nov 23	208.84	47.65
2017-18	240.26	59.75	Apr-Nov 24	205.07	32.55
2018-19	238.99	74.81			

Source: The Fertiliser Association of India

INTERNATIONAL

NYC Congestion Pricing Initiative



- ❖ New York City officially implemented a congestion pricing system and becoming the pioneer among US metropolitan areas.
- ❖ It is requiring most drivers entering Manhattan's designated zone to pay a \$9 toll.

- ❖ It is following similar initiatives in London, Stockholm and Singapore that aims to reduce the worst traffic in the world.

US-China Science Agreement



- ❖ China and the U.S. agreed to extend the Agreement between China and USA on Co-operation in Science and Technology for an additional five years.
- ❖ The Agreement was first signed on January 31, 1979, by Chinese leader Deng Xiaoping and U.S. president Jimmy Carter.
- ❖ At a time both the countries had established diplomatic relations and agreed to cooperate on agricultural research and technology.
- ❖ This agreement facilitates the joint research, mobility between the countries for students and scientists, and encourage institutional cooperation, and set up bilateral research centers.
- ❖ India has such bilateral agreements with 83 countries.

ECONOMY


15-Day Credit Score Updates

- ❖ RBI has mandated that all lenders must update credit bureau records every 15 days, effective January 1, 2025.
- ❖ This regulation aims to provide a more accurate and timely representation of borrowers' financial activities.
- ❖ It is ultimately transforming how credit scores are calculated and published.


- ❖ Historically, credit bureaus received updates from lenders only once a month.
- ❖ The rule aims to halt 'evergreening,' where borrowers take new loans to repay old ones, creating unsustainable debt cycles.

NEW FINANCIAL RULES


FD rules changed:
RBI's new regulations for NBFCs and HFCs




Credit score updates to get faster with fortnightly reports




BOBCARD update: revised charges, new features, and lounge access criteria



RuPay credit cards' new lounge access policy for select variants



Indian Microfinance Sector in 2024

NBFCs, Banks Dominate	<p>> The microfinance sector has seen a significant rise in delinquencies across all categories of non-performing loans</p> 
	<p>> Small finance banks were the worst-affected with the highest proportion of loans overdue by 31 to 180 days</p>
	<p>> Meanwhile, NBFCs and banks maintained their dominance with a combined 71.3% share of the portfolio</p>

- ❖ The micro finance institutions (MFIs) industry in India has witnessed a high growth of more than 2,176 per cent in the past 12 years.
- ❖ Its business was climbing from Rs 17,264 crore in March 2012 to Rs 3.93 lakh crore as of November 2024.
- ❖ MFIs operate across 723 districts, including 111 aspirational districts, covering 28 states and 8 Union Territories.

- ❖ They cater to the financial needs of nearly 8 crore borrowers, contributing 2.03 per cent to the gross value added (GVA) to India's GDP and supporting 1.3 crore jobs.

ENVIRONMENT

Golden Jackals in Urban Mumbai

- ❖ The golden jackal spotted in Mumbai's urban sprawl recently.
- ❖ Golden jackals (*Canis aureus*) are with an estimated population of 80,000 across India.
- ❖ They are commonly found in the mangroves lining the Mumbai Metropolitan Region's coastline.
- ❖ It is listed under Least Concern status in the IUCN Red list.



World's 1st Lab-Grown Coral Babies

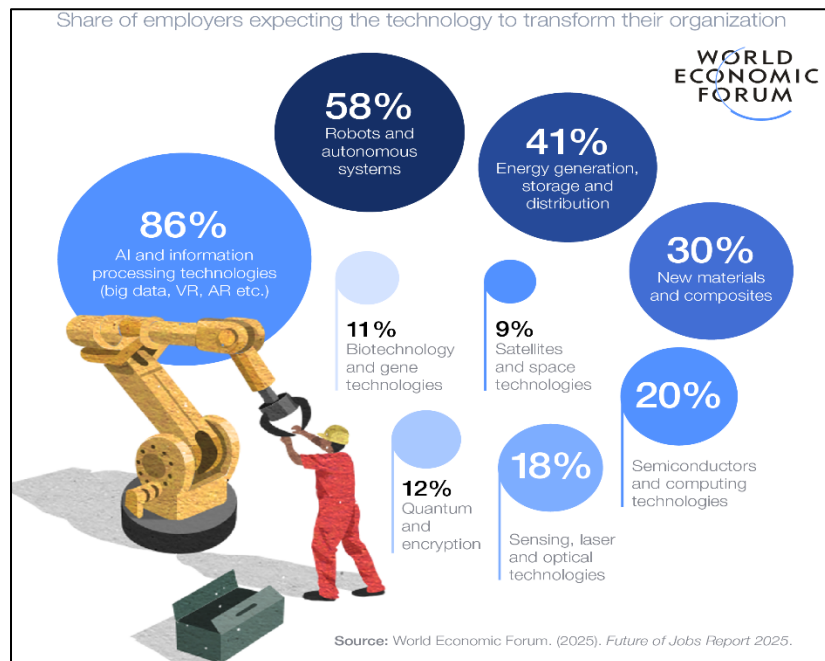
- ❖ The world's first cryo-born baby corals have been successfully settled into their new and natural homes on the Great Barrier Reef.
- ❖ They are created using cryopreservation techniques, which involve freezing coral cells and tissues at very low temperatures.
- ❖ Cryopreservation uses cryoprotectants to remove water from cells during freezing & Support cell structures when thawed.

- ❖ The project aims to deploy millions of heat-tolerant corals onto the reef annually to combat the effects of climate change.



REPORTS AND INDICES

Future of Jobs report 2025



- ❖ The World Economic Forum (WEF) released a report titled 'Future of Jobs Report 2025'.
- ❖ 170 million new jobs will be created and 92 million jobs will be displaced resulting in a net increase of 78 million jobs by 2030.



- ❖ The Big data specialists, FinTech engineers, AI & machine learning specialists, software & applications developers and security management specialists are among the top 5 fastest growing jobs.
- ❖ 59% of the global workforce will need reskilling or upskilling by 2030 to remain competitive.
- ❖ Farmworkers top the list of the largest growing job roles in the next five years and are expected to see 35 million more jobs by 2030.

