



## **DAILY CURRENT AFFAIRS 23-07-2025**

### **NATIONAL NEWS**

#### **ICMR to Commercialise Indigenous Malaria Vaccine AdFalciVax**

The Indian Council of Medical Research (ICMR) has issued an Expression of Interest (EoI) inviting pharmaceutical partners to transfer technology and mass-produce AdFalciVax, an indigenous recombinant multi-stage vaccine targeting Plasmodium falciparum, as part of India's strategy to eliminate malaria by 2030.

AdFalciVax, developed by ICMR-RMRC Bhubaneswar, is designed to interrupt multiple stages of the Plasmodium falciparum lifecycle and curb community transmission.

ICMR seeks collaborations through a formal EoI, offering selected manufacturers expert technical support at every stage of development and production.

A 7-year timeline divided into 4 stages, each with a built-in 6-month buffer, ensures structured progress and accommodates unforeseen delays.

Commercialising an indigenous vaccine enhances affordability and accessibility in high-burden and tribal regions, reinforcing India's commitment to malaria elimination by 2030.

### **INTERNATIONAL NEWS**

#### **United Kingdom Government Proposes Lowering Voting Age to 16**

The United Kingdom (U.K) Labour government announced plans to reduce the voting age from 18 to 16, the biggest change since 1969 when it was reduced from 21 to 18.

The proposal aligns national election voting age with that of Welsh and Scottish legislatures and local elections in those regions.

The policy paper also proposes tightening rules on political donations, including barring 'shell companies' from making donations unless they generate sufficient U.K. or Ireland income.

Eligible Irish companies will be allowed to donate towards Northern Ireland elections.

The proposals aim to address concerns about foreign election interference through donations.

The Electoral Commission estimates that 7-8 million eligible voters are not registered; under the new proposal, voter registration will begin at age 14.

The plan promotes automatic voter registration, already adopted in several countries.

Introduction of K. bank-issued cards, digital veteran cards, and digital driving licenses as valid voter ID options is proposed.

The 2023 Conservative government had introduced stricter voter ID laws to combat voter fraud, which faced criticism for possibly affecting election outcomes.

The voting age reduction and registration reforms are expected to benefit the Labour Party, as younger voters tend to favor centre-left and left parties.

## **SCIENCE & TECHNOLOGY**

### **Elon Musk Unveils Baby Grok: A Child-Safe, Educational Version of xAI's Chatbot**

Elon Musk, CEO of xAI, announced Baby Grok, a kid-friendly version of the Grok AI chatbot, designed for safe and educational interactions with children.

Baby Grok will contain only kid-friendly content, addressing concerns about the original Grok chatbot being too sexualised and giving foul-mouthed replies.

Grok AI, launched in 2023 by xAI, is Musk's response to other AI chatbots like OpenAI's ChatGPT, Meta's Llama, and Google's Gemini.

Grok 4, the latest version, was recently released and is claimed by Musk to be one of the most advanced chatbots, capable of solving almost any query.

Grok 4 performs better than PhD level in academic questions across all subjects but noted it lacks common sense and has not yet invented new technologies or discovered new physics.

Grok currently offers three modes: DeepSearch, Think, and Big Mind, allowing users to choose the depth of answers for their queries.

The development of Baby Grok is likely in response to concerns over the impact of the original Grok chatbot's language on children users.

# **BANKING**

## **Fino Payments Bank Unveils “GATI” Savings Account**

Fino Payments Bank launched the “GATI” savings account aimed at promoting affordable and convenient digital banking.

The account is designed for instant transactions immediately after opening.

It targets rural and semi-urban customers transitioning from phygital (physical + digital) to digital platforms via UPI.

The zero-balance account can be opened instantly for a one-time fee of Rs 100 at over 40,301 merchant points in West Bengal.

There is a quarterly maintenance charge of Rs 50.

The GATI account is supported by the FinoPay app and uses eKYC for easy onboarding.

Target beneficiaries include youth, women, pensioners, and welfare beneficiaries.

Customers get immediate UPI access and additional services like insurance and digital gold through this account.

## **Tesla Enters India, Chooses Liberty General and ACKO as Insurance Partners**

Tesla has announced its entry into India and selected Liberty General Insurance and ACKO as its preferred insurance partners to offer tailored, digital-first protection plans for Indian Tesla customers.

Liberty General Insurance emphasized its specialized cover designed to match Tesla’s innovation.

ACKO committed to providing a fully digital, hassle-free experience for Tesla owners.

Zurich Kotak General Insurance launched ‘EV Protect’, an add-on under its Car Secure policy, offering premium, comprehensive coverage for Tesla and other electric vehicles.

This initiative highlights Zurich Kotak’s focus on innovation and sustainability in India’s expanding electric vehicle (EV) market.

# **ECONOMY**

## **India Targets 10% Tourism Share of GDP by 2047**

The Government of India has set an ambitious goal to raise tourism’s contribution from about 5–6% to 10% of GDP by 2047, leveraging its cultural heritage, natural diversity, and emerging medical

tourism sector as engines of economic growth and job creation.

India ranks 14th globally in tourism receipts, accounting for 1.8% of world revenue, and the sector is projected to grow at a 24% CAGR.

As a labour-intensive industry, tourism can generate substantial rural and semi-urban jobs, reducing regional disparities.

Focus areas include spiritual, adventure, beach, cultural, wildlife, and medical tourism under the "Heal in India" initiative.

It emphasizes on eco-friendly practices, heritage preservation, and upgrading transport and facilities at key destinations.

## **AWARDS & PRIZES**

### **World's Best Consumer Bank for 2025**

State Bank of India (SBI) has been adjudged the World's Best Consumer Bank for 2025 by Global Finance magazine.

The award is based on comprehensive research and analysis, including insights from corporate finance executives, analysts, and bankers worldwide.

The award will be presented to SBI Chairman, Shri C.S. Setty, at the World's Best Bank event in Washington, D.C., on October 18, 2025, during the IMF/World Bank Annual Meetings.

The World's Best Bank awards evaluate institutions across 150+ countries and 11 global regions, based on editorial analysis and financial professional insights.

Other notable awards include:

World's Best Bank - Societe Generale

World's Best Corporate Bank - BBVA

World's Best Emerging Market Bank - J.P. Morgan

## **APPOINTMENTS & RESIGNATIONS**

### **Prime Minister of Ukraine**

Yulia Svyrydenko, aged 39, has been appointed as Ukraine's Prime Minister, becoming the 19th Prime Minister (PM) and the first new PM in five years.

Her appointment is part of President Volodymyr Zelenskiy's major cabinet overhaul aimed at improving wartime management.

Svyrydenko has been assigned to boost domestic weapons production and revive Ukraine's loan-dependent economy.

She previously served as First Deputy Prime Minister since 2021 and is recognized as an experienced technocrat.

She has pledged to act "swiftly and decisively" in her new role.

The outgoing PM, Denys Shmyhal, is expected to become the Defence Minister following his nomination by Zelenskiy.

## **SPORTS**

### **66th International Mathematical Olympiad 2025**

The Indian team secured 7th place among 110 countries at the 66th IMO in Sunshine Coast, Australia, by winning three gold, two silver, and one bronze medals and setting a national record score of 193/252, underscoring the effectiveness of its Olympiad training system.

The 66th IMO was held in Sunshine Coast, featuring 110 nations and challenging students with six advanced problems over two days.

India's six-member team earned 3 gold, 2 silver, and 1 bronze, achieving a historic score of 193 out of 252.

Gold medallists were Kanav Talwar, Aarav Gupta, and Adhitya Mangudy; silver went to Abel George Mathew and Aadish Jain; Archit Manas claimed bronze.

This is India's second time winning three golds (first in 1998) and its third 7th-place finish (also in 1998 and 2001), following a best-ever 4th rank with four golds in 2024.

## **IMPORTANT DAYS**

### **World Brain Day**

Every year on July 22nd World Brain Day is celebrated by people worldwide to prevent brain disabilities and treat and rehabilitate them.

World Brain Day 2025 awareness can reduce the disability associated with brain disorders.

The World Brain Day 2025 theme is "Brain Health for All Ages".

World Brain Day 2025 was discovered by the World Federation of Neurology for the first time.

The World Federation of Neurology (WFN) was founded on July 22, 1957 in Belgium.

This World Federation of Neurology is now one of the leading promoters of brain health and neurology research worldwide.

The idea of observing the 22nd of July as “World Brain Day” originated from a proposal put forth by the Public Awareness and Advocacy Committee.

This World Brain Day proposal was presented during the World Congress of Neurology (WCN) Council of Delegates meeting on September 22, 2013, and it received a warm and enthusiastic response from the delegates.

Following this enthusiastic response, the Board of Trustees gave the idea its blessing at their meeting in February 2014, making it an annual celebration that would take place on the same day every year

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