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DAILY CURRENT AFFAIRS 24-09-2025

NATIONAL NEWS

Health Minister JP Nadda Unveils AIIMS Mobile App For Indoor Navigation

Union Health Minister J. P. Nadda launched a mobile app "AIIMS Disha" to help patients, visitors, and staff with real-time hospital navigation at AIIMS Delhi.

The app is based on Bluetooth Low Energy (BLE) beacons and AI routing algorithms, enabling turn-by-turn navigation inside the hospital.

AIIMS Disha provides 2D digital maps with detailed floor plans and points of interest such as OPD, diagnostic centres, pharmacies, and billing counters.

The app offers customised wheelchair routes, voice and visual navigation (multilingual and accessibility-enabled), and multi-floor/multi-building routing.

Live heat maps allow crowd flow management, improving operational efficiency and reducing wait times.

Search features are available for doctors, labs, pharmacies, billing counters, and amenities.

The technology uses a BLE Beacon Network, ensuring room-level accuracy for navigation.

The app is accessible via Android and iOS kiosks installed within the hospital.

Oil India Limited and Hindustan Copper Limited Signed MoU

Oil India Limited (OIL) and Hindustan Copper Limited (HCL) signed a Memorandum of Understanding (MoU) to jointly explore and develop critical and strategic minerals, especially copper and associated resources.

The partnership is part of the National Critical Mineral Mission, aimed at ensuring self-reliance in mineral supply chains and securing raw materials for energy, technology, and industry.

The MoU covers exploration, mining, beneficiation, and processing of copper and other critical minerals, combining OIL's resource exploration expertise with HCL's mining and refining capability.

Critical minerals like copper are vital for clean energy technologies (solar panels, wind turbines), electric vehicles (wiring, batteries), high-tech electronics, defence systems, and digital infrastructure.

Oil India Limited (OIL) is a Maharatna PSU under the Ministry of Petroleum and Natural Gas, now diversifying into mineral exploration, while Hindustan Copper Limited (HCL) is a Miniratna PSU under the Ministry of Mines, and India's only vertically integrated copper producer.

The collaboration creates a comprehensive mineral value chain, reducing import dependency, boosting industrial resilience, and supporting India's energy transition goals.

INTERNATIONAL NEWS

India, Canada Hold Pre-Foreign Office Talks To Revive Bilateral Dialogue Across Key Sectors

India and Canada held pre-Foreign Office consultations on 19 September 2025 to reignite bilateral dialogue across multiple strategic fronts.

The talks followed the understanding reached between PM Narendra Modi and PM Mark Carney during the G7 Summit in June 2025.

In the Trade & Economy domain, both nations agreed to restart stalled trade negotiations, explore market access and tariff relaxations, and address regulatory issues at missions and consulates.

Under Defence and Security, they will re-establish defence dialogues, enhance law enforcement and national security cooperation, and explore technology transfer and training exchanges.

In Critical Minerals and Energy, India and Canada will strengthen cooperation on lithium, cobalt, and rare earths supply chains, collaborate on civil nuclear energy programs, and conduct joint research in green energy.

Other strategic sectors of cooperation include space exploration, satellite technology, science and technology exchanges, agricultural innovations, and sustainable farming.

SCIENCE & TECHNOLOGY

Indian Institute Of Technology Hyderabad Showcases 6G Innovations

The Indian Institute of Technology (IIT) Hyderabad is spearheading research to make India a global leader in 6G technology by 2030.

The institute has demonstrated 6G prototypes in the 7 GHz band, advanced massive MIMO antenna arrays, and satellite-compliant systems for Low Earth Orbit (LEO) and Geostationary Orbit (GEO).

An indigenous low-power system-on-chip (SoC) has been developed to support terrestrial and satellite connectivity for civilian and defence applications.

6G will integrate ubiquitous high-speed connectivity across urban and rural areas, land, oceans, and skies, with Artificial Intelligence (AI) at its core.

6G applications will power instantaneous AR/VR experiences, AI-enabled devices, autonomous mobility, and large-scale IoT for agriculture, healthcare, and defence.

With decade-long indigenous R&D and a supportive policy framework, India plans to have its own technologies, products, companies, and ecosystem ready by 2030, aligning with Viksit Bharat 2047.

BANKING

RBI Issues New Guidelines For Payment Aggregators And Standards For Payment Gateways

The Reserve Bank of India (RBI) has issued regulatory guidelines for Payment Aggregators (PAs) and baseline technology standards for Payment Gateways (PGs) to enhance safety, transparency, and resilience in digital payments.

Payment Aggregators (PAs), being entities that handle funds, will be directly regulated, while Payment Gateways (PGs) as technology providers are encouraged to voluntarily follow RBI's security recommendations.

Non-bank PAs must obtain RBI authorisation under the Payment and Settlement Systems Act, 2007, be incorporated in India, and maintain a minimum net worth of ₹15 crore at application, to be increased to ₹25 crore by the third financial year, and maintained thereafter.

PAs must be professionally managed and comply with fit and proper criteria for promoters and directors, with any change in management reported to RBI within 15 days.

Customer funds collected by PAs must be kept in an escrow account with a scheduled commercial bank.

Banks are exempt from RBI authorisation to act as PAs, but non-bank entities must apply via RBI's online portal, while entities regulated by other financial regulators must provide a No Objection Certificate (NOC) within 45 days.

PAs are barred from using ATM PIN as an authentication factor for card-not-present transactions. They cannot place transaction limits on payment modes or engage in marketplace business.

A PA holding a Certificate of Authorisation (CoA) from RBI and already operating as PA-P must inform RBI for issuance of a revised CoA.

SMFG India Credit Partners with PhonePe

Non-Banking Financial Company (NBFC) firm SMFG India Credit (SMICC) has partnered with PhonePe to provide collateral-free credit to merchants.

The partnership will offer Merchant Cash Advance (MCA) loans to registered merchants on the

PhonePe platform.

The scheme primarily targets merchants in Tier-2 and Tier-3 towns, supporting small businesses in semi-urban and rural India.

The collaboration helps SMFG India Credit (SMICC) strengthen its role as a leading lender in the MCA space.

Paytm Rolls Out UPI Credit Line ‘Paytm Postpaid’ In Collaboration With Suryoday Small Finance Bank

Paytm has launched a credit line on UPI called Paytm Postpaid, in partnership with Suryoday Small Finance Bank.

The facility offers short-term, interest-free credit for up to 30 days, repayable the following month.

Users can use Paytm Postpaid for online shopping, UPI-based payments, bill payments, recharges, and bookings on the Paytm app.

The initiative is powered by NPCI and leverages Paytm’s UPI payment infrastructure.

ECONOMY

India’s Sovereign Credit Rating Raised to BBB+ (Stable) by Japan’s Rating and Investment Agency

The Government of India welcomed the decision by Japanese credit rating agency Rating and Investment Information (R&I) to upgrade India’s long-term sovereign credit rating to ‘BBB+’ from ‘BBB’, with a “Stable” Outlook.

This marks the third sovereign credit rating upgrade in 2025, following S&P’s upgrade to ‘BBB’ (from BBB-) in August 2025 and Morningstar DBRS’ upgrade to ‘BBB’ (from BBB (low)) in May 2025.

R&I’s India sovereign rating review (Sept 19, 2025) cites support for India’s position as one of the world’s largest and fastest-growing economies, driven by demographic dividend, robust domestic demand, and sound government policies.

R&I recognised progress in fiscal consolidation, supported by buoyant tax revenues, rationalisation of subsidies, and manageable debt levels along with high growth.

The report also highlighted strengthened external stability, reflected in modest current account deficit, stable surpluses in services and remittances, low external debt-to-GDP ratio, and sufficient forex reserves.

DEFENCE

India And Greece Conclude First-Ever Bilateral Naval Exercise

The maiden bilateral maritime exercise between the Indian Navy and the Hellenic Navy concluded on 18 September 2025 in the Mediterranean Sea.

The exercise was conducted in two phases: a harbour phase (13–17 September 2025 at Salamis Naval Base) and a sea phase (17–18 September 2025).

The Indian Navy was represented by the guided missile stealth frigate INS Trikand.

During the harbour phase, activities included cross-deck visits, professional interactions, a pre-sail conference, and a cultural exchange showcasing India's traditions.

The sea phase involved complex drills such as night VBSS operations, replenishment-at-sea, joint Anti-Submarine Warfare, coordinated gun firing, and cross-deck helicopter operations.

The exercise enhanced interoperability, professional rapport, and validated the operational skills of both navies.

The exercise highlights the growing convergence between India and Greece on maritime security and the freedom of navigation in the global commons.

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