



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

CROSS & CLIMB ROHTAK

Institute of Research Based Learning & Competition



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

Current Affairs - 10 November 2025

KONARK SUN TEMPLE



- It is located on the **coastline of Odisha in the Puri district.**
- Also called the **Surya Devalaya**, the temple is **dedicated to the Hindu sun god Surya.**
- Textual evidence indicates that **Narasimha I** (who reigned between 1238 and 1264) of the **Eastern Ganga dynasty built the temple in 1250 CE.**
- It was designated a **UNESCO World Heritage Site** in 1984.

Features:

- It is a classic example of the **Odisha style of architecture, or Kalinga architecture.**
- The height of the Sun Temple at Konark is estimated to be around 227 feet, making it **one of the tallest temples ever built in the country.**
- The **temple complex has the appearance of a 100-foot-high solar chariot, with 24 wheels and pulled by six horses, all carved from stone.**
- It is **oriented towards the east** so that the **first rays of the sunrise strike the main entrance.**
- The **wheels of the temple are sundials, which can be used to calculate time accurately to a minute.**
- Around the base of the temple, there are images of animals, foliage, warriors on horses, and other interesting structures.
- The temple also features **elaborate stone carvings** depicting scenes from Hindu mythology.
- The temple was constructed using **three types of stones** – the **laterite stone for the boundary walls, flooring, and staircase; Khondalite for the structure; and Chlorite stone for the door jams and lintel.**



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

CROSS & CLIMB ROHTAK

Institute of Research Based Learning & Competition



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

Current Affairs - 10 November 2025

- The use of iron strips to hold the structure together can be seen amongst the ruins of the temple.
- The temple was called **Black Pagoda**, attributed to its dark facade, by the **Europeans** who used it for navigation for their ships.
- It is said that the temple could draw ships to the shore due to its magnetic powers.
- The temple remains a site of contemporary worship for Hindus, during the annual **Chandrabhaga Festival**, around the month of February.

NATIONAL BOARD FOR WILDLIFE (NBWL)



Act, 1972.

- It is a **statutory body** constituted by the Central Government in 2022 under Section 5A of the **Wildlife (Protection) Act, 1972**.
- NBWL is India's **top-level advisory body to the government on matters pertaining to wildlife conservation, particularly within Protected Areas (PAs)**.
- It is responsible for guiding the government's decisions on matters related to wildlife conservation and **issuing approvals for projects in PAs**.

Organisation Structure:

- It is a **47-member committee, headed by the Prime Minister and the Minister of Environment, Forest, and Climate Change as vice chairperson**.
- In addition to offices and institutions directly involved in conservation and protection of wildlife, the NBWL **also has the Chief of Army Staff, Defence Secretary, expenditure secretary to the Government of India as members**.
- Further, the **central government nominates 10 members who are eminent conservationists, ecologists, and environmentalists**.
- The **Additional Director General of Forests (WL) & Director, Wildlife Preservation** is the Member-Secretary to the Board.



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

CROSS & CLIMB ROHTAK

Institute of Research Based Learning & Competition



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

Current Affairs - 10 November 2025

Functions:

- The major function of the National Board is to **promote the conservation and development of wildlife and forests.**
 - NBWL **advises both Central and State Governments** on the matters of promoting wildlife conservation and protection.
 - Effectively **controlling poaching and illegal trade of wildlife** and its products.
 - Making **recommendations on the setting and managing national parks, sanctuaries** and other protected areas.
 - NBWL **carries out Environmental Impact Assessment of projects and activities on wild life** or its habitat.
 - **Reviewing the progress** in the field of wildlife conservation in the country and suggesting measures for improvement to the Government.
 - **Preparing and publishing a status report at least once in two years** on wildlife in the country.
-

UNITED NATIONS FRAMEWORK CONVENTION ON CLIMATE CHANGE



UNITED NATIONS
FRAMEWORK CONVENTION ON CLIMATE CHANGE (UNFCCC)

(UNFCCC)

- UNFCCC is the **principal global treaty for coordinating international responses to climate change.**
- It provides the **foundation** for subsequent legal instruments, including the **Kyoto Protocol** and the landmark **Paris Agreement.**
- The **purpose** of the UNFCCC is to **harness international cooperation to limit the rise of average global temperatures to minimize the impacts of climate change** to enable timely adaptation, **avoid threats to food production,** and ensure **sustainable economic development.**



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

CROSS & CLIMB ROHTAK

Institute of Research Based Learning & Competition



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

Current Affairs - 10 November 2025

- It is **one of three conventions** that was **adopted at the Rio Earth Summit in 1992** to promote a sustainable planet for future generations.
- Every year, parties to the Convention meet in **Conference of the Parties (COPs)**, as well as in technical meetings throughout the year, to advance the aims and ambitions of the Paris Agreement and achieve progress in its implementation.

What is the Kyoto Protocol?

- **Adopted in 1997** as part of the UNFCCC, the Kyoto Protocol **outlines individual quantitative emission reduction targets for developed countries.**
- The Protocol **required these countries to reduce their emissions by 5% in 2008-2012 compared to 1990 levels.**

What is the Paris Agreement?

- The Paris Agreement, **adopted in December 2015** at the 21st Conference of the Parties (COP21), highlighted the key role of the Framework Convention (UNFCCC) that it is connected to.
 - The Agreement stresses the principles of the UNFCCC and introduces **three goals**:
 - to **keep the global temperature increase well below 2°C**, with **efforts to limit it to 1.5°C**;
 - to strengthen adaptation and resilience capacities; and
 - to **align financial flows** with the other goals of the Agreement.
 - The Paris Agreement also innovated by **requiring all countries**, both developed and developing, to regularly **submit "Nationally Determined Contributions" (NDCs).**
 - **In the NDCs, each country explains what actions it intends to take** to respond to climate change. The **implementation** of these actions **will be accompanied by an enhanced transparency regime.**
 - As NDCs are defined by each country, they respect the national reality and sovereignty of each nation.
-



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

CROSS & CLIMB ROHTAK

Institute of Research Based Learning & Competition



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

Current Affairs - 10 November 2025

SAL TREE



- It is one of the **oldest and strongest trees** found in India.
- It's called the '**Sentinel of the Forests**' because it can live for dozens of years and has the ability to withstand environmental changes.
- **Distribution:** It is also found naturally in **Uttarakhand**, Terai region of Uttar Pradesh, Jharkhand, Odisha, Madhya Pradesh, **Chhattisgarh and West Bengal**.

Required climatic Conditions for Sal Tree:

- **Temperature:** It can tolerate temperatures as high as **40-45°C** in summers and as **low as 5°C** in winters.
- **Soil:** It can be grown in the plains, provided **there is light loamy soil** with good drainage and the area receives **approximately 1000 mm - 3000 mm of annual rainfall**.
- **Climate:** It requires a **warm and humid climate** and can thrive at altitudes up to **1500 metres above the sea level**.
- This tree can live up to 100 years and **doesn't require frequent watering** or care.
- It's especially suitable for hilly areas.

How can Sal Trees control Pollution?

- **Dust and Particle Trapping:** Its leaves are **thick and waxy** that can **trap dust**, carbon and fine particles in the air on their surface.
- **Air Purification:** It has a **higher chlorophyll content** which gives it the strength to withstand harmful gases such as carbon monoxide and sulphur dioxide present in vehicle exhaust.
- **Natural Filter:** It also has a **very dense canopy** that acts as a natural filter while trapping pollutants in the air.

Current Affairs - 10 November 2025

NINE YEARS ON: WHY CASH IN CIRCULATION REMAINS HIGH

- On November 8, 2016, PM Modi announced the demonetisation of ₹500 and ₹1,000 notes, which made up **86% of the currency in circulation**.
- Effective from midnight of November 9, the move aimed to eliminate black money, curb fake currency, promote digital payments, and formalise the Indian economy.

Economic Disruption and Lasting Cash Dependence After Demonetisation

- The 2016 note ban caused a **sharp liquidity crisis**, reducing demand and GDP growth by about 1.5%.
- Many small businesses shut down amid cash shortages, and long queues formed at banks and ATMs.
- Though new notes were introduced later, a mix of cash hoarding and continued reliance on currency pushed the money in public hands above pre-demonetisation levels, showing India's enduring preference for cash.
- **Pandemic Led to Surge in Cash Holdings**
 - During the **Covid-19 lockdown (2020–21)**, people rushed to keep **cash on hand** for essentials such as groceries and medicines.
 - This precautionary behaviour drove a **sharp rise in cash with the public**, reversing the earlier post-demonetisation decline.

Understanding Currency with the Public and India's Cash Usage Trends

- According to the RBI, "currency with the public" is the total **currency in circulation (CIC)** minus the cash held by banks.
- CIC includes all notes and coins issued by the central bank used in daily transactions.
- As of October 17, 2025, cash with the public rose by ₹30,709 crore fortnightly and ₹3.13 lakh crore year-on-year.
- **Currency-to-GDP Ratio Trends**
 - While the absolute amount of currency has increased, **strong GDP growth—7.8% in Q1 FY2026—has stabilised the CIC-to-GDP ratio.**



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

CROSS & CLIMB ROHTAK

Institute of Research Based Learning & Competition



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

Current Affairs - 10 November 2025

- **Cash Still Dominates Despite Digital Growth**
 - Despite efforts to build a “less-cash society,” India’s cash usage remains high.
 - UPI’s deep penetration in tier-2 and tier-3 cities signals a strong digital shift, yet cash remains deeply entrenched in daily economic activity.

Conclusion

India’s cash dependency remains significant despite record digital payment growth. A stable currency-to-GDP ratio reflects the **coexistence of cash comfort and digital confidence** in the evolving Indian economy.



EXERCISE MALABAR

EXERCISE MALABAR

- It was started in **1992** as a **bilateral naval exercise** between **India and US navy**.
- The first Malabar Exercise in the Bay of Bengal took place in 2007.
- It was **expanded into a trilateral** format with the **inclusion of Japan in 2015**.
- **In 2020**, the **Australian Navy** joined the Malabar Exercise, making it a quadrilateral naval exercise.
- It takes **place annually** in the **Indian Ocean and Pacific Oceans** alternatively.
- It has evolved into a **key multilateral event** aimed at **enhancing interoperability**, fostering mutual understanding, and addressing shared maritime challenges in the Indian Ocean and Indo-Pacific region.

Key Facts about Exercise Malabar-2025

- It involves **two phases**

Harbour Phase: It will feature **operational planning and discussions**, alignment on communication protocols, familiarisation visits between participating nations, and sports fixtures.

Sea Phase: Following the harbour phase, all participating units will proceed in this phase, wherein ships and aircraft will take part in **naval drills, focusing on joint fleet operations**, anti-submarine warfare, gunnery serials and flying operations.



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

CROSS & CLIMB ROHTAK

Institute of Research Based Learning & Competition



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

Current Affairs - 10 November 2025

END THE SPECULATION, RELEASE THE AI 171 CRASH REPORT

- The **crash of Air India flight AI 171 on June 12, 2025**, stands as one of the most tragic and controversial events in Indian aviation.
- The disaster claimed **241 passengers, 19 lives on the ground**, and left **only one survivor**. It marked the **first-ever crash of a Boeing 787 Dreamliner**, a model long regarded as one of the safest and most advanced commercial aircraft.
- The incident triggered widespread speculation, distrust, and debate, revealing serious flaws in India's **aviation safety oversight** and **investigative transparency**.
- Beyond the immediate tragedy, the event exposed how **bureaucratic opacity** and **media sensationalism** can erode public trust in national aviation systems.

Technical Context and Background

- The **Boeing 787 Dreamliner** had built a reputation for reliability, with over **1,175 aircraft** flying globally and recording **no engine failures during take-off** across millions of flight hours.
- The occurrence of a **dual-engine shutdown** immediately after take-off from **Ahmedabad, Gujarat**, was therefore extraordinary and statistically improbable.
- Historical comparisons—such as the **UPS MD-11 crash in 2025**, demonstrate that **engine separation or failure on take-off** is exceedingly rare.
- This context eliminates the likelihood of a **systemic design flaw** in the aircraft itself. Instead, the event points toward **human, procedural, or investigative lapses**.

Conclusion

- The **Air India AI 171 crash** exposed far more than a cockpit malfunction; it revealed a **systemic failure of transparency and accountability** in Indian aviation.
- The combination of **technical ambiguity, investigative delay, and government secrecy** created fertile ground for **conspiracy theories** and **erosion of public confidence**.
- The tragedy underscores an urgent need for **reform in investigative procedures, open communication, and alignment with global aviation standards**.



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

CROSS & CLIMB ROHTAK

Institute of Research Based Learning & Competition



CROSS & CLIMB
MAKING THE ELIGIBLE ENTITLED

Current Affairs - 10 November 2025

- Transparency is not merely a public relations gesture; it is a **safety imperative**. Only through honesty, clarity, and timely disclosure can Indian aviation rebuild the **trust and credibility** it has lost.

FINANCIAL SECTOR ASSESSMENT (FSA) REPORT



- It is published by the **World Bank**.
- **Key highlights of the Report:**
 - India's financial system has become more **resilient, diversified, and inclusive**.
 - It acknowledges that financial sector reforms helped India recover from **various distress episodes of the 2010s as well as the pandemic**.
 - India's 'world class' **digital public infrastructure** and government programmes have significantly improved access to a wider range of financial services for men and women.
 - WB welcomed the **scale-based regulation for NBFCs** which recognises the different needs of this diverse industry.
 - India's **capital markets** (equity, government bonds and corporate bonds) have increased from **144 percent** to about **175 percent of GDP** since the last **Financial Sector Assessment Program**.

What is the Financial Sector Assessment Program?

- It is a joint program of the **International Monetary Fund (IMF)** and **World Bank** established in 1999.
- It is a comprehensive and in-depth assessment of a **country's financial sector**.
 - FSAPs in advanced economies are conducted with a focus on **assessing the resilience of the financial sector**, the quality of the **regulatory and supervisory framework**, and the capacity to manage and **resolve financial crises**.