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Current Affairs - 02 December 2025

WHAT IS SANCHAR SAATHI?

**Sanchar
Saathi**



• It is a **security and awareness platform** developed by the **Department of Telecommunications (DoT)**.

- It is available both as an **app and a web portal**.
- **Purpose:** To help mobile users manage their digital identity, report suspicious activity, and safeguard their devices.
- The platform also provides educational material on telecom safety and cyber risks, making it a combined service-and-awareness system.
- **Features:**
 - **'Chakshu' feature:** It lets users report suspicious calls, SMS and WhatsApp messages, such as fake KYC alerts, impersonation scams, or phishing links. It helps authorities spot fraud patterns.
 - **Report spam and unwanted commercial calls:** Users can report spam calls and messages that break TRAI rules. Complaints made within seven days can lead to action against the sender.
 - **Report malicious links and apps:** Allows reporting of phishing links, unsafe APKs, and fraudulent websites.
 - **Checking mobile connections linked to your identity:** Shows how many mobile numbers are registered using your identity. **Helps identify SIM cards taken without your knowledge.**
 - **Blocking lost or stolen phones:** Allows users to **block the IMEI of a lost or stolen device** so it can't be used. Phones can be unblocked if recovered.
 - **Verifying the authenticity of a device:** Allows users to check if a phone is genuine **by validating its IMEI**. It is useful when buying second-hand phones.



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- **Reporting international calls that appear as Indian numbers:** Some scammers use illegal telecom setups to make international calls appear as regular +91 calls. Sanchar Saathi enables users to report such cases.
- **Finding your local Internet Service Provider:** The app also includes a feature that lets users check which wired internet service providers are available in their area by entering a PIN code, address, or provider name.
- **Verifying trusted contacts and helpline numbers:** Provides a **directory to confirm genuine customer-care numbers, emails, and websites of banks** and other major institutions.

WHAT IS BIOREMEDIATION?



Bioremediation

• Bioremediation literally means “restoring life through biology.”

- It is the use of living organisms, primarily microorganisms, to degrade environmental contaminants into less toxic forms.
- It is used to clean up contaminated soil, air, and water.
- It harnesses microorganisms such as **bacteria, fungi, algae, and plants to sequester or transform toxic substances** such as oil, pesticides, plastics, or heavy metals.
- These organisms metabolise these pollutants as food, breaking them down into harmless by-products such as water, carbon dioxide, or organic acids.
- In some cases, they **can convert toxic metals into less dangerous forms** that no longer leach into the soil or groundwater.
- **Advantages:**
 - It cleans up the environment naturally without the use of toxic chemicals. So, it is an **environmentally friendly**
 - It is **cost-effective**, as extensive equipment and labor are not needed.
 - It is a recommended method for removing oil stains.



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- **Disadvantages:**
 - It is **limited to the compounds** which are **degradable**.
 - It is **not able to remove all kinds of impurities** from the contaminated site. Like, some kind of inorganic contaminants cannot be treated with this bioremediation method.
 - **Some heavy metals cannot be completely broken down**, resulting in **toxic by-products**.
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WHAT IS THE BIOLOGICAL WEAPONS CONVENTION (BWC)?



- It is a **legally binding international treaty** that bans the use of biological and toxin weapons and prohibits all development, production, acquisition, stockpiling, or transfer of such weapons.
- The treaty also bans any equipment or means of delivery that is designed to use biological agents or toxins for hostile purposes or armed conflict.
- It requires signatories to **destroy biological weapons**, agents, and production facilities within nine months of the treaty's entry into force.
- It opened for signature in 1972 and entered into force in **1975**.
- It was the **first multilateral treaty categorically banning a class of weapon**.
- Membership:
 - It currently has 187 states-parties, including **Palestine**, and four signatories (Egypt, Haiti, Somalia, and Syria).
 - Ten states have **neither signed nor ratified** the BWC (Chad, Comoros, Djibouti, Eritrea, Israel, Kiribati, Micronesia, Namibia, South Sudan, and Tuvalu).
 - **India signed and ratified** the BWC in 1974.
- The convention stipulates that **states shall cooperate bilaterally or multilaterally to solve compliance issues**.



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- States may also submit complaints to the United Nations Security Council (UNSC) should they believe another state is violating the treaty.
- However, there is **no implementation body** of the BWC.
- There is a **review conference every five years** to review the convention's implementation, and establish confidence-building measures.

What Are Biological Weapons?

- Biological weapons **disseminate disease-causing organisms or toxins** to harm or kill humans, animals, or plants.
 - They generally consist of **two parts** – a **weaponized agent** and a **delivery mechanism**.
 - Almost any disease-causing organism (such as bacteria, viruses, fungi, prions, or rickettsiae) or toxin (poisons derived from animals, plants, or microorganisms, or similar substances produced synthetically) can be used in biological weapons.
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WHAT ARE MASALA BONDS?



- They are **rupee-denominated bonds issued outside India by Indian entities**.

- The **International Finance Corporation (IFC)**, an arm of the World Bank, issued **the first masala bonds** in 2013 as part of its \$2 billion dollar offshore rupee programme.
- They are **debt instruments** which help to **raise money in local currency from foreign investors**.
- That means the **currency risk**, if exchange rates change, is **on the investor**, not the issuer. This **helps Indian companies manage their risks better**.
- To offset the risk of exchange rate fluctuations, bonds **typically offer attractive interest rates** that are frequently greater than those offered in the investors' home countries.
- **Both the government and private entities can issue** these bonds.

Who Can Invest?

- **Investors outside India**



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- Any resident of a country which is **member of the Financial Action Task Force (FATF)**.
- That includes **individuals, institutions, and even financial organisations from countries that follow international standards** for fair and secure investing, like those under **International Organisation of Securities Commissions (IOSCO)**.
- It also **covers multilateral and regional financial institutions** of which **India is a member**.

Maturity Period

- It depends on the size of the bond.
- For bonds up to USD 50 million, the maturity is usually **3 years**.
- For larger amounts, it can go up to **5 years**, giving investors more flexibility based on their goals.

What Can The Money Be Used For?

- The funds raised through Masala bonds are generally earmarked for **productive and regulated purposes**.
- The proceeds can **fund affordable housing, infrastructure, refinance rupee loans, or meet corporate working capital requirements**.
- Activities like **buying land, investing in the stock market, or funding real estate projects are off-limits**, unless they've received specific government approvals.

EXERCISE EKUVERIN



- Ekuverin meaning 'Friends' in Dhivehi language.
- It is one of the three major joint exercises between India and the Maldives.
- It is a **bilateral military annual exercise** conducted **alternatively in India and Maldives**.
- It aims to **enhance interoperability** while carrying out counterinsurgency and counter terrorism operations in semi-urban, jungle and coastal terrain.



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- It also focuses on integration of **niche technology to enhance interoperability**, the countries will share best practices, reflecting the shared commitment of India and the Maldives towards peace and security in the region.
- **Other Exercises between India and Maldives:** The two bilateral exercises are “Ekuverin” and “Ekatha” and trilateral- “Dosti”, which includes Sri Lanka.

India and Maldives Relationship

- India was among the first to **recognize Maldives after its independence in 1965** and to establish diplomatic relations with the country.
 - The both countries share **ethnic, linguistic, cultural, religious** and commercial links steeped in antiquity.
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HORNBILL FESTIVAL



- It aims to **promote inter-tribal interaction** and preserve Nagaland’s heritage, blending the traditional with the contemporary in a harmonious display of unity.
 - It is also called the “festival of festivals”.
 - It is organized by the State Tourism and Art & Culture Departments of the **Government of Nagaland**.
 - It is celebrated at Naga Heritage Village, Kisama.
 - It has evolved into a celebration showcasing the diverse and vibrant cultural and traditional heritage of the tribes of Nagaland.
 - It was **named after the Hornbill bird** given its association with the socio-cultural life of the Nagas.
 - **Theme of 2025 festival:** “Cultural Connect”
 - Nagaland has **officially named Switzerland and Ireland** as **country partners** for the Hornbill Festival 2025.
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GOVT PLANS MAJOR OVERHAUL OF INDIA'S INSURANCE SECTOR

- On February 1, 2025, Finance Minister Nirmala Sitharaman announced a major reform: increasing FDI in insurance from **74% to 100%**.
- This paves the way for significant foreign capital and participation from global insurance giants, boosting competition and operational efficiency.
- To implement the higher FDI cap, amendments will be made to:
 - Insurance Act, 1938
 - Life Insurance Corporation Act, 1956
 - IRDAI Act, 1999
- The Finance Minister had indicated that the draft Insurance Laws (Amendment) Bill will soon be placed before Parliament.
- **Opening the Door for Global Players**
 - Of the world's top 25 insurers, nearly **20 do not operate** in India. The new regime may encourage them to enter the market.
 - Existing joint ventures may also see restructuring, with foreign partners choosing to buy out Indian stakeholders and set up fully owned subsidiaries.
 - According to an industry experts, India could move towards a 1,000-insurer ecosystem within the next decade, signalling massive expansion, innovation, and increased consumer choice.

Why 100% FDI Could Transform India's Insurance Sector?

- Raising FDI in insurance to 100% is expected to infuse much-needed capital, enabling insurers to expand their reach, design better products, and upgrade services.
- The move aims to improve India's **low insurance penetration**, which was **3.7%** in 2023–24, far below the **global average of 7%**.
- Greater foreign ownership is likely to bring global expertise in underwriting, digital claims processing, and advanced risk assessment—strengthening efficiency, innovation, and customer experience.



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- It also opens the door for new players to target underserved markets, especially with complementary reforms such as composite licences and streamlined capital norms.
- Experts say **affordability** remains the biggest barrier to wider insurance adoption.
- Higher FDI, they argue, will help insurers expand offerings, improve underwriting quality, and scale distribution to reach more customers.

Easier Entry Norms to Attract More Reinsurers

- The Bill proposes lowering the net owned funds requirement for foreign reinsurers from ₹5,000 crore to ₹500 crore, addressing a long-pending industry demand.
- This relaxation is expected to attract smaller and new-age global reinsurers to India, increasing competition in a market currently dominated by GIC Re.

Composite Licensing: A Unified Framework for Integrated Insurance

- The Bill proposes introducing composite licensing, allowing insurers to sell both **life and non-life products** under a **single licence**.
- This replaces the current rigid structure of the Insurance Act, 1938, which limits insurers to their designated segments.
- By breaking this long-standing compartmentalisation, composite licences would enable insurers to offer bundled, holistic products—combining life, health, and general coverage.
- This shift is expected to attract strong interest from established players and align the industry with customer demand for seamless, integrated insurance solutions.

Lower Capital Requirements to Encourage New and Niche Insurers

- The Bill proposes reducing minimum capital requirements—currently ₹100 crore for insurers and ₹200 crore for reinsurers—to make market entry easier.
- This inclusion-focused reform aims to attract specialised and regional players, especially those targeting rural, informal, and underserved markets.
- By broadening participation, it supports India’s long-term vision of achieving “**insurance for all**” by 2047.



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THE NEED FOR 'HEART-RESILIENT' URBAN PLANNING

- The experience of global Healthy Cities initiatives shows that embedding health into urban governance reduces chronic disease risks.
- Coordinating land use, mobility, environment and public health can reshape Indian cities into more resilient and human-centred spaces.
- Five pillars underpin heart-healthy urban planning:
 - **Walkability and Active Mobility:** Shaded sidewalks, cycling lanes and safe pedestrian crossings encourage routine physical activity, lowering hypertension and diabetes risk.
 - **Green Infrastructure:** Tree cover, urban forests and parks cool neighbourhoods, filter air and reduce heat stress, cutting pollution-linked cardiovascular events.
 - **Mixed Land Use:** Combining residential, commercial and recreational spaces reduces commute times and promotes active living, making neighbourhoods more liveable.
 - **Robust Public Transport:** Affordable, clean-energy systems cut emissions, shorten sedentary travel and improve access for low-income groups.
 - **Healthy Food Ecosystems:** Local markets, community gardens and limits on junk-food advertising improve dietary choices and support heart-friendly habits.

Conclusion

- Cardiovascular disease reflects not only individual choices but the **design of cities themselves**.
- The air people breathe, the routes they travel and the spaces they inhabit shape health outcomes profoundly.
- As India seeks urban solutions to its crises, the most enduring one lies in **building cities that protect and strengthen the human heart**.