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Institute of Research Based Learning & Competition

## Current Affairs - 27 July 2025



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### KARGIL VIJAY DIWAS



- Kargil Vijay Diwas, also known as **Kargil Diwas**, is celebrated annually on **July 26** to commemorate **India's victory over Pakistan in the Kargil War**.
- The day celebrates the courage and sacrifice of Indian soldiers who valiantly defended the nation's sovereignty.

- The year 2025 marks the 26th anniversary of Kargil Vijay Diwas.

#### **Key Facts about Kargil War:**

- It was fought between **India and Pakistan** between **May and July 1999** in the **Kargil district of Kashmir** and **along the Line of Control (LOC)**.
- **Cause:**
  - In an effort to ease these tensions, **India and Pakistan** signed the **Lahore Declaration** in **February 1999**, which aimed for a peaceful resolution to the **Kashmir issue**.
  - However, during the **winter of 1998-1999**, **Pakistani forces** secretly **infiltrated the Drass and Batalik sectors of Kargil** in the Ladakh region.
  - Their objective was **to capture positions that would allow them to monitor** and potentially control movements along the vital **NH 1A highway**.
  - **Initially**, the **Indian military** mistook these infiltrators for insurgents.
  - As the scale of the infiltration became apparent, **India mobilized nearly 200,000 troops** to counter the threat, leading to the onset of the Kargil War.
- **Operation Vijay:** The Indian Army fought bravely and **recaptured the famous 'Tiger Hill'** and **other important posts** under 'Operation Vijay' by evicting the Pakistani troops in the 1999 Kargil War.
- **High Altitude Warfare:** It was fought at extreme altitudes, with some of the battlegrounds reaching heights of over 18,000 feet.
- **Duration:** It lasted for approximately **three months**.



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- **Armaments:**
  - The Indian Army employed **heavy artillery, airpower**, as well as major infantry operations during the Kargil War.
  - **In a first**, the **Indian side used the Bofors FH-77B howitzers** to shoot down enemy positions nested at the top of the mountains.
  - **Israel provided** their Unmanned Aerial Vehicles (**UAVs**) to India during the conflict.
- **Live on TV:** It was the **first ever war to be broadcasted live on TV channels in India**.
- **The End of Conflict:** The war came to an end on July 26, 1999, when **India successfully pushed back the Pakistani forces** from the occupied positions.
- **Casualties:** As per official figures, around **500 Indian soldiers** laid down their lives while **at least 1,000 Pakistani troops** were also killed.
- It was the **last war that happened between India and Pakistan**.

### NISAR SATELLITE - A LANDMARK NASA-ISRO COLLABORATION FOR EARTH OBSERVATION

- India and the United States are set to launch their most ambitious joint space mission to date, the **NASA-ISRO Synthetic Aperture Radar (NISAR)**
- Scheduled for lift-off on **July 30 from Sriharikota** onboard a **GSLV Mk-II**, the Rs. 12,000-crore mission has been over a decade in the making and is being considered as one of the world's most advanced Earth observation missions.
- NISAR will provide real-time, high-resolution radar data on land deformation, biomass, disaster impact, crop patterns, and climate-related changes, not just for India but globally.
- It combines NASA's strength in long-range radar systems with ISRO's spaceflight engineering and S-band radar technology.

#### Scientific and Societal Applications

- NISAR is designed to support research and operations across **six broad themes**:
  - **Solid Earth Processes** - Tracking earthquakes, landslides, and land deformation.

- **Ecosystems** - Monitoring forests, woody biomass, and biodiversity.
- **Ice and Snow Dynamics** - Measuring glacial movements and polar ice thickness.
- **Coastal and Ocean Monitoring** - Tracking shoreline erosion, oil spills, and storm surges.
- **Disaster Response** - Providing near-real-time damage maps after floods, quakes, or cyclones.
- **Agriculture and Infrastructure** - Supporting food security and monitoring subsidence near dams, roads, and reservoirs.
- During natural disasters, NISAR can provide **damage proxy maps within five hours**, crucial for emergency relief planning and response.

### India-Specific Enhancements

- While NISAR will operate globally at the L-band, ISRO will routinely operate the **S-band radar over Indian territory**, enabling:
  - Enhanced biomass and soil moisture mapping
  - Improved agricultural forecasting
  - Ionospheric noise correction for high-precision imagery
- All of this aligns with India's national needs in **agriculture, disaster management, forestry, and rural development**.

### Technical Design and Deployment

- Once launched, NISAR will be placed in a **sun-synchronous polar orbit** at an altitude of 747 km.
- It features a massive **12-metre mesh radar antenna** and a **9-metre boom** to support deployment and scanning.
- To overcome size constraints in space, the SAR system mimics a large antenna by collecting radar pulses over time and combining them through complex processing, hence the term "synthetic aperture."
- Its advanced **SweepSAR mode** allows electronic steering of radar beams, providing consistent swath coverage without compromising resolution.

### INDIA'S INSURANCE SECTOR - PROJECTED BOOM AND STRUCTURAL SHIFTS

#### BY 2030

- India's insurance industry is poised for substantial expansion, with Gross Written Premiums (GWP) expected to grow by 123% by 2030.
- This development reflects **changing consumer behavior, increasing insurance awareness, and structural transformations** in both retail and institutional segments.
- The insights are based on a joint report by the Insurance Brokers Association of India (IBAI) and McKinsey & Company, supported by the IBAI Insurance Insights Survey of 2,500 retail customers.

#### **Growth Trajectory of India's Insurance Sector:**

- **Rapid increase in GWP:**
  - **GWP refers** to the total amount of premium revenue an insurer collects from policies issued during a specific period, before any deductions for reinsurance or other adjustments.
  - GWP to grow from **₹11.2 lakh crore in 2024** to ₹25 lakh crore by 2030.
  - This reflects a 123% increase in total insurance premium volume.
- **Rising insurance penetration:** Insurance penetration (ratio of total insurance premiums collected by insurance companies to a country's GDP) to **improve from 3.7% (2024) to 5% by 2030**, closing the gap with the global average of 6.8% (2023).
- **Past performance:** Between FY 2020 and FY 2024, total premiums rose from ₹7.8 lakh crore to ₹11.2 lakh crore, showing strong double-digit growth.

#### **Retail Segment - Divergent Needs and Behaviors:**

- **Dominance of life insurance:** Retail GWP is expected to reach ₹21 lakh crore by 2030, with over 90% from life insurance.
- **Customer pyramid insights:** 65% of opportunity lies at the two ends -
  - UHNI and HNI (Ultra/High Net-Worth Individuals) with assets over ₹8.5 crore.

- Mass-market customers (individuals or businesses with relatively similar needs and purchasing power) with basic or first-time insurance needs.
- **Insurance awareness vs. actual coverage:**
  - 60% of HNI/UHNI customers believe ideal cover is 10 times of their salary, but only 30% actually hold such coverage.
  - **Intent-coverage gap** (a period during which an individual lacks insurance coverage) is a major structural issue.
- **Influence on purchase decisions:**
  - **70% HNI/UHNI:** Rely on trusted advisors.
  - **45% mass-market:** Influenced by family and friends.
- **Claims experience:**
  - 50% of HNI+ customers considered switching insurers due to poor claims service.
  - 55% SMEs faced claim rejections.
  - 75% need help with claims paperwork.

### India's Insurance Sector:

- **Insurance in India** (covers both public and private sector organisations) is listed in the Seventh Schedule of India's Constitution as a **Union List subject**, meaning it can only be legislated by the Central government.
- **The primary regulator** for insurance in India is the Insurance Regulatory and Development Authority of India (**IRDAI**) which is a statutory body established in 1999.
- India is the **fifth largest life insurance market** in the world's emerging insurance markets, growing at a rate of 32-34% each year.
- The insurance industry of India has **57 insurance companies** - 24 are in the **life insurance** business, while 34 are **non-life insurers**.
- Among the life insurers, **Life Insurance Corporation (LIC)** is the sole public sector company. There are six public sector insurers in the non-life insurance segment.
- In addition to these, there is a sole national re-insurer, namely **General Insurance Corporation of India (GIC Re)**.



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### UNITED NATIONS OFFICE ON DRUGS AND CRIME

United Nations  
Office on Drugs  
and Crime



- It was established in 1997 through a merger between the United Nations Drug Control Programme and the Centre for International Crime Prevention.
- It is a global leader in the **fight against illicit drugs and international crime**, in addition to being responsible for implementing the United Nations lead programme on terrorism.

#### Functions of United Nations Office on Drugs and Crime

- It works to **educate people** throughout the world about the **dangers of drug abuse**.
- Strengthen international **action against illicit drug production** and trafficking and drug-related crime.
- It also works to **improve crime prevention and assist with criminal justice reform** in order to strengthen the rule of law, promote stable and viable criminal justice systems and combat the growing threats of transnational organized crime and corruption.
- In 2002, the UN General Assembly approved an expanded programme of activities for the Terrorism Prevention Branch of UNODC.
- The activities focus on providing assistance to States, on request, in ratifying and implementing the eighteen universal legal instruments against terrorism.

**Funding:** It relies on voluntary contributions, mainly from governments, to carry out the majority of our work.

**Headquarters:** Vienna, Austria

## GLOBAL SPECS 2030 INITIATIVE



SPECS  
2030

- It aims to ensure that everyone has access to **affordable eyecare services by 2030.**

The SPECS 2030 initiative spearheads the actions needed for success, **focusing on five key areas:**

- **Services:** Improving access to refractive services
- **Personnel:** Building capacity of eye care personnel
- **Education:** Promoting public awareness about eye health
- **Cost:** Reducing the cost of eyeglasses and services
- **Surveillance:** Strengthening data collection and research

The initiative will focus on 4 key strategies of engagement to support countries and stakeholders.

- **Normative work builds** on WHO's existing technical guidance for eye care and developing additional resources.
- **Global SPECS Network:** It provides a platform for relevant organizations to promote collective and coordinated advocacy and action, share experiences, and expand their professional network.
- **Private sector dialogues:** It will be convened with relevant private sector actors, including for example the optical, pharmaceutical and technology industries, private sector service providers and insurance companies.
- **Engagement of regions and countries,** including a range of activities, will accelerate progress and bridge the gap between global eye care commitments and country implementation.

### TRIMBAKESHWAR SHIVA TEMPLE



• It is a renowned **Hindu temple** dedicated to **Lord Shiva**, situated in the town of Trimbak in the **Nashik district** of

**Maharashtra.**

- It is 28 km far from the city of Nashik.
- It is located **near the mountain named Brahamagiri**, from which the river **Godavari flows.**
- It was **constructed by the third Peshwa, Balaji Bajirao (1740-1760)**, on the site of an old temple.
- It is identified as **one of the divine 12 Jyotirlinga.**

#### **What are Jyotirlingas?**

- A Jyotirlinga is a **shrine where Lord Shiva is worshipped in the form of a Jyotirlingam.** There are currently **12 main Jyotirlingas** in India.
- **12 Jyotirlingas in India are:**
  - Somnath Jyotirlinga in Gir, Gujarat
  - Mallikarjuna Jyotirlinga in Srisailam, Andhra Pradesh
  - Mahakaleshwar Jyotirlinga in Ujjain, Madhya Pradesh
  - Omkareshwar Jyotirlinga in Khandwa, Madhya Pradesh
  - Baidyanath Jyotirlinga in Deoghar, Jharkhand
  - Bhimashankar Jyotirlinga in Maharashtra
  - Ramanathaswamy Jyotirlinga in Rameshwaram, Tamil Nadu
  - Nageshwar Jyotirlinga in Dwarka, Gujarat
  - Kashi Vishwanath Jyotirlinga in Varanasi, Uttar Pradesh
  - Trimbakeshwar Jyotirlinga in Nasik, Maharashtra
  - Kedarnath Jyotirlinga in Rudraprayag, Uttarakhand
  - Ghrishneshwar Jyotirlinga in Aurangabad, Maharashtra.

### BHITARKANIKA NATIONAL PARK



- It is located in the Kendrapara district of Odisha.
- Spread across an area of 672 sq.km. of the mangrove swamp situated on the delta formed by the three rivers, namely Brahmani, Baitarani, and Dhamra, the park houses an array of creeks, backwaters, estuaries, deltas, and mudhuts.
- It is India's second largest mangrove ecosystem after the Sunderbans.
- Proximity to the Bay of Bengal makes the soil of the area enriched with salt; the vegetation and species of the sanctuary are those that are mainly found in the tropical and subtropical intertidal regions.
- It is also designated as a Ramsar site.
- Flora: Mangrove species, casuarinas, and grasses like the indigo bush.

#### Fauna:

- It is home to the largest congregation of the endangered Salt Water Crocodile in the country.
- The Gahirmatha Beach, which forms the boundary of the park in the east, is the largest colony of the Olive Ridley Sea Turtles.
- It is also home to numerous animals like hyenas, wild boar, Chitals, Sambar, Spotted Deer, Wild Boar, Jungle cat, Wild Pigs, etc., and migratory birds, which make it their home during the winter season, lending a vibrant hue to the ecosystem.
- It is also home to eight varieties of Kingfisher birds, which is also a rarity.