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VIKRAMSHILA UNIVERSITY



A decade after Nalanda University came up in the foothills of Rajgir, work is on to revive another ancient centre of learning in Bihar — Vikramshila.

- The Archaeological Survey of India (ASI) is currently developing the ancient site of Vikramshila University to boost tourism.
- The Bihar government has identified 202.14 acres in Antichak village, Bhagalpur, for establishing a Central University at the historic site.
- The project was approved by the Centre in 2015 with an initial budget of ₹500 crore, but progress was delayed due to land acquisition issues.

About Vikramshila University

- **Location:** Vikramshila University was situated in **Bhagalpur, Bihar**, along the banks of the **river Ganges**, making it a prominent historical site in eastern India.
- **Founder:** The university was established by **King Dharmapala** of the **Pala Dynasty** during the late **8th to early 9th century AD**, as a response to the perceived decline in educational standards at **Nalanda University**.
- **Significance:**
 - Vikramshila University emerged as a leading hub for **Tantric Buddhism** and **Vajrayana Buddhism**, playing a pivotal role in the spread of these traditions.
 - The university distinguished itself by specializing in **tantric and occult studies**, setting it apart from **Nalanda University**, which offered a broader curriculum.
 - During **King Dharmapala's** reign, Vikramshila exerted influence over **Nalanda's** affairs, highlighting its administrative and academic dominance at the time.

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- It drew over **1000 students** and **100 teachers** from across India and beyond, reflecting its international reputation as a center of learning.
- The institution produced renowned scholars like **Atisa Dipankara**, who significantly contributed to establishing **Buddhism in Tibet**.
- **Features:**
 - Vikramshila University boasted a **central stupa** encircled by **208 cells**, designed to house student-monks engaged in study and meditation.
 - It included a **library** equipped with a unique **cooling system**, channeling water from a nearby reservoir to preserve delicate manuscripts.
 - The curriculum encompassed a wide range of subjects, such as **theology, philosophy, grammar, metaphysics, logic,** and **tantras**, showcasing its academic diversity.
 - The university's administration was overseen by a **Kulpati or Mahasthavir**, a distinctive leadership role that ensured its smooth functioning.
- **Decline:** Vikramshila University met its end when it was destroyed by **Muhammad Bin Bakhtiyar Khalji** around **1203 AD**, an event that also marked the downfall of **Nalanda University**.

WHY INDIAN CITIES NEED LOCAL SOLUTIONS, NOT ONE-SIZE-FITS-ALL PLANS

- India is going through rapid urbanisation. In the coming decades, it is expected to have the **largest urban population in the world**.
- However, many of the plans that shape this urban future are designed far away from the realities of local communities.
- While 'urban development' is officially a **State subject** in India's Constitution, the **Central government** plays a strong role in shaping urban policy through centrally sponsored schemes like the **Pradhan Mantri Awas Yojana (PMAY)**, **Swachh Bharat Mission (SBM)**, and **AMRUT**.

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- These missions have helped in many ways, but their **top-down, one-size-fits-all approach** often ignores the specific needs of different cities.

Central Government's Approach for Urban India:

- Since the 1990s, urbanisation in India has been guided by central schemes like the **Jawaharlal Nehru National Urban Renewal Mission (JNNURM)** and more recently, by five flagship urban missions including Smart Cities.
- The Centre's approach focuses heavily on **infrastructure and mobility**, such as **metro rail projects**, which alone received around **30% of the Union Budget** under the current government.
- While these initiatives have helped some cities, they often leave **little room for States or local bodies** to adapt plans according to local needs.

Problems With the Top-Down Model:

- **Lack of flexibility:** Cities are forced to follow centrally set rules and formats that might not suit their conditions.
- **Mismatch of priorities:** Some cities already have decent sanitation systems or social housing but still receive funds for these sectors instead of their actual needs like mobility or climate resilience.
- **Wasted resources:** Money sometimes remains unused or is spent on unnecessary infrastructure just to show "utilisation," as seen in many **Smart City projects**.
- In short, this model leads to **poor outcomes** because it doesn't let local voices and contexts guide urban development.

Conclusion:

India's cities are diverse, and their problems are complex. Trying to solve them with **uniform plans from New Delhi** is both inefficient and ineffective.

It's time to **empower local governments**, let cities decide their own priorities, and support them with flexible funding. This shift in thinking is necessary if India wants to build **liveable, inclusive, and sustainable cities** for the future.

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FINANCIAL ACTION TASK FORCE (FATF)



financing.

- FATF is an **intergovernmental policy-making and standard-setting body** dedicated to **combating money laundering and terrorist financing**.
- **Objective:** To **establish international standards** and to develop and promote policies, both at national and international levels, to combat money laundering and the financing of terrorism.
- FATF develops and promotes policies **across various countries and jurisdictions**.
- **Origin:**
 - It was established in **1989 during the G7 Summit** in Paris in response to a growing concern about money laundering.
 - In 2001, its mandate expanded to include terrorism financing.
- **Headquarters:** Paris,
- **Members:**
 - To **become a member, a country must be considered strategically important** (large population, large GDP, developed banking and insurance sector, etc.), **must adhere to globally accepted financial standards**, and be a **participant in other important international organizations**.
 - FATF members include **39 countries**, including the **United States of America, India, China**, Saudi Arabia, Britain, Germany, France, and the European Union (EU) as such.
- The **FATF researches how money is laundered and terrorism is funded**, promotes global standards to mitigate the risks, and **assesses whether countries are taking effective action**.

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- FATF regularly publishes reports that raise awareness about the latest money laundering, terrorist financing, and proliferation financing techniques so that countries and the private sector can take the necessary steps to mitigate these risks.
- The FATF Recommendations are recognised as the global anti-money laundering (AML) and counter-terrorist financing (CFT) standard.
- Once a member, a country or organization must endorse and support the most recent FATF recommendations, commit to being evaluated by (and evaluating) other members.
- The FATF holds countries to account that do not comply with the FATF Standards.
- If a country repeatedly fails to implement FATF Standards, then it can be named a Jurisdiction under Increased Monitoring or a High-Risk Jurisdiction. These are often externally referred to as “the grey and black lists”.

What are FATF 'grey list' and 'blacklist'?

- **Black List:** Countries known as **Non-Cooperative Countries or Territories (NCCTs)** are put on the blacklist. These countries support terror funding and money laundering. The FATF revises the blacklist regularly, adding or deleting entries.
- **Grey List:** Countries that are considered a **safe haven for supporting terror funding and money laundering** are put on the FATF grey list. This inclusion serves as a warning to the country that it may enter the blacklist.
- **Three countries-North Korea, Iran, and Myanmar,** are currently on FATF's blacklist.

Consequences of being on the FATF blacklist:

- **No financial aid** is given to them by the **International Monetary Fund (IMF)**, the **World Bank**, the **Asian Development Bank (ADB)**, and the **EU**.
- They also face a number of international economic and financial restrictions and **sanctions**.

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WHAT IS PERMAFROST?



- Permafrost is any ground that remains completely frozen—32°F (0°C) or colder—for at least two years straight.
- Where are they found?
 - These permanently frozen grounds are most common in regions with high mountains and in Earth's higher latitudes—near the North and South Poles.
 - They can be found on land and below the ocean floor.
 - It can extend down beneath the earth's surface from a few feet to more than a mile, covering entire regions, such as the Arctic tundra, or a single, isolated spot, such as a mountaintop of alpine permafrost.
 - Permafrost covers large regions of the Earth. Almost a quarter of the land area in the Northern Hemisphere has permafrost underneath.

What Is Permafrost Made Of?

- Permafrost is made of a combination of soil, rocks and sand that are held together by ice.
- The soil and ice in permafrost stay frozen all year long.
- Although the ground is frozen, permafrost regions are not always covered in snow.
- Near the surface, permafrost soils also contain large quantities of organic carbon—a material leftover from dead plants that couldn't decompose, or rot away, due to the cold.
- Lower permafrost layers contain soils made mostly of minerals.
- A layer of soil on top of permafrost does not stay frozen all year. This layer, called the active layer, thaws during the warm summer months and freezes again in the fall.

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FINANCE BILL

- The **Finance Bill** is a crucial part of the **Union Budget** and is introduced every year to:
 - **Implement the government's fiscal proposals.**
 - **Authorize taxation, expenditure, and revenue adjustments** for the upcoming financial year.
- **Article 110(a) of the Constitution of India** mandates that the Finance Bill be presented with the **Budget**.
- Accompanied by a **Memorandum explaining tax provisions**.

Types of Financial Bills

Type	Features
Financial Bill (I) - Article 117(1)	<ul style="list-style-type: none"> - Contains provisions similar to a Money Bill, but includes other legislative provisions. - Can only originate in the Lok Sabha on the President's recommendation. - Follows the same procedure as an Ordinary Bill in all respects except introduction.
Financial Bill (II) - Article 117(3)	<ul style="list-style-type: none"> - Does not contain Money Bill provisions but affects Consolidated Fund of India expenditure. - Can be introduced in either House of Parliament but requires the President's recommendation.

What is a Money Bill?

- **Definition (Article 110):** A Bill is a **Money Bill** if it contains provisions related to:
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- Borrowing of money by the government.
- Expenditure from or receipt to the Consolidated Fund of India.
- The Speaker of Lok Sabha certifies whether a Bill is a Money Bill.
- Rajya Sabha cannot amend or reject a Money Bill, only give recommendations, which Lok Sabha may ignore.

Differences between Money Bill & Finance Bill

Feature	Money Bill	Finance Bill
Definition	Only contains provisions related to taxation, borrowing, and expenditure.	Includes taxation and other financial matters .
Introduction	Only in the Lok Sabha , with the President's recommendation .	Finance Bill (I): Only in Lok Sabha. Finance Bill (II): Either House.
Rajya Sabha Role	Can only make recommendations , which Lok Sabha may reject .	Can suggest amendments and reject the Bill .
Joint Sitting	Not allowed .	Allowed if there is a deadlock.

WHAT IS DNA FINGERPRINTING?



- **DNA fingerprints** are widely used in forensic science, ancestry tracing, and biological research.
- **DNA polymorphisms**, which are variations in DNA sequences

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among individuals, form the basis of **DNA fingerprinting** and are crucial for **identifying individuals, solving crimes, and studying genetic relationships**.

What is DNA?

- **DNA (Deoxyribonucleic Acid)** is the genetic material present in almost **all cells of the human body** (skin, blood, bone, teeth, etc.).
- Humans have **46 DNA molecules (chromosomes)**:
 - **23 chromosomes inherited from the father** (via sperm).
 - **23 chromosomes inherited from the mother** (via the egg).
- **Chromosomes contain genes**, which carry **instructions for traits** like eye color, height, and susceptibility to diseases.

What are DNA Polymorphisms?

- **DNA polymorphisms are variations in DNA sequences** among individuals.
- These **genetic differences** occur at specific locations in DNA and help differentiate one person from another.
- DNA polymorphisms allow scientists to determine:
 - **Parentage (paternal/maternal lineage)**.
 - **Genetic ancestry**.
 - **Identity verification** through DNA fingerprinting.

What is a DNA Fingerprint?

- A **DNA fingerprint is a unique genetic profile** based on STR variations.
 - It is created using **Capillary Electrophoresis**:
 - DNA fragments move through a capillary under an **electric field**.
 - **Smaller fragments travel faster**, separating different STR patterns.
 - The **final DNA profile is unique to each person** (except identical twins).
 - **Sources of DNA for fingerprinting**: Teeth, bones, blood, saliva, sweat, semen, skin cells.
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