



spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



SpardhaGuru



Spardha.guru



www.spardha.guru

Dear Aspirants,

We invite you to subscribe to our WhatsApp & You tube channel and activate the notification bell to receive updates on job openings and current affairs.



National News

Railways Boost AI Surveillance to Safeguard Wildlife Along Tracks



The Technology Behind the Safety

The system relies on a multi-layered approach to ensure that a train driver (loco pilot) has enough time to react before a collision occurs.

1. Intrusion Detection System (IDS) & DAS

The **Distributed Acoustic Sensing (DAS)** is particularly fascinating. It uses existing fiber-optic cables buried alongside the tracks as a giant "ear."

- **How it works:** When an elephant or heavy animal walks near the track, their footsteps create tiny vibrations.
- **AI Analysis:** The DAS system picks up these vibrations, and AI algorithms analyze the frequency to distinguish between a passing vehicle, a human, or a large animal.
- **Alert:** If an animal is detected, the system instantly alerts the nearest control center.





spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



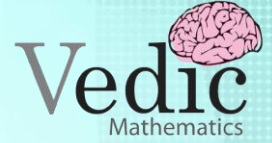
SpardhaGuru



Spardha.guru



www.spardha.guru



2. AI-Powered Optical Cameras

While DAS "hears" the animals, high-definition AI cameras "see" them.

- **Thermal Imaging:** Many of these cameras use infrared/thermal sensors to detect the heat signatures of animals even in pitch-black conditions or dense fog.
- **500-Metre Buffer:** By alerting pilots 500 metres in advance, it provides the necessary braking distance for heavy locomotives to slow down or stop safely.

Impact on Wildlife Conservation

By focusing on "corridor areas"—specific paths animals have used for generations to move between forests—the Indian Railways is protecting:

- **Elephants:** Highly migratory and often the most frequent victims of track accidents.
- **Lions & Tigers:** Crucial for the ecosystems in regions like Gir (Gujarat) and central Indian tiger reserves.
- **Loco Pilot Safety:** Reducing the psychological trauma and physical danger to train crews during such collisions.

Key Stakeholders in the Alert Chain

When the AI detects a threat, the notification is sent simultaneously to:

1. **The Loco Pilot:** To apply brakes or slow down.
2. **Station Masters:** To manage traffic on that section.

3. **Section Control Rooms:** To coordinate with forest officials if an animal appears stuck or injured.

Note: This system is part of a broader "Gajraj System" being deployed across thousands of kilometers of tracks passing through sensitive forest zones.

National News

PM Modi to Inaugurate Rashtra Prerna Sthal in Lucknow



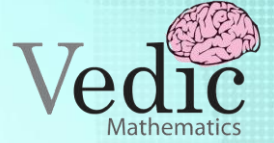
Today, **December 25, 2025**, Prime Minister Narendra Modi inaugurated the **Rashtra Prerna Sthal** in Lucknow. This event marks the **101st birth anniversary** of former Prime Minister Atal Bihari Vajpayee, whose legacy as a statesman from Lucknow is central to the memorial.

The complex is not just a tribute to Vajpayee but also honours other foundational figures of the movement, specifically **Dr. Syama Prasad Mookerjee** and **Pandit Deendayal Upadhyaya**.



Key Features of the Complex





The site has been transformed from what was once a 30-acre garbage mound into a massive 65-acre national landmark.

- **Towering Statues:** The complex features three **65-foot-high bronze statues** of Atal Bihari Vajpayee, Syama Prasad Mookerjee, and Deendayal Upadhyaya. Each statue weighs approximately **42 tonnes** and is surrounded by water bodies.
- **Lotus-Shaped Museum:** A state-of-the-art museum spread over **98,000 square feet** is designed in the shape of a lotus. It uses immersive digital technology to showcase India's national journey.
- **Public Amenities:** The site includes:
 - An **amphitheatre** with a capacity of 3,000 people.
 - A **meditation hall** and a yoga center.
 - A massive **rally ground** capable of holding over 2 lakh people.

Historical & Cultural Significance

During the inauguration, the Prime Minister highlighted that the site serves as a "center of national inspiration."

- **Antyodaya & Good Governance:** The memorial emphasizes the philosophy of *Antyodaya* (serving the last person in the queue), a core tenet of Deendayal Upadhyaya's vision.
- **Triple Celebration:** December 25 also marks the birth anniversaries of Mahamana Madan Mohan Malaviya and

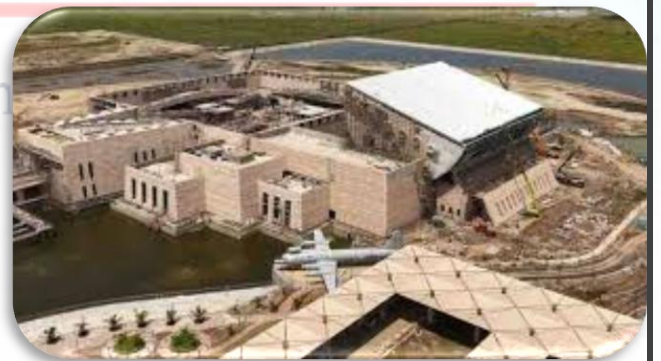
Maharaja Bijli Pasi, both of whom were honored during the ceremony.

- **Location:** Situated in the **Vasant Kunj** area (Hardoi Road) on the outskirts of Lucknow, the project was developed by the Lucknow Development Authority (LDA) at a cost of **₹230 crore**.

Reflection: The transformation of a former landfill into a sprawling memorial for "Viksit Bharat" (Developed India) mirrors the theme of national renewal often spoken about in contemporary Indian policy.

International News

India, Netherlands Join Hands to Promote Lothal Maritime Heritage



The NMHC Project: A "Maritime Citadel"

Located near the historic Harappan port town of Lothal, this **₹4,500 crore** project is being developed in phases under the **Sagarmala Programme**.

- **Total Area:** 400 acres.





spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



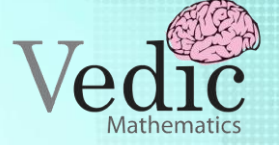
SpardhaGuru



Spardha.guru



www.spardha.guru



- **The Concept:** The master plan follows **Harappan Town Planning Principles**, with the National Maritime Museum acting as the "Citadel" (the highest point).
- **World's Tallest Lighthouse Museum:** Standing at over **75 metres**, it will offer panoramic views of the entire complex.
- **14 Thematic Galleries:** Covering 5,000 years of history, from Harappan seafarers and the Chola naval expeditions to the Maratha Navy and modern Indian shipping.



Highlights of the India-Netherlands MoU

The agreement, signed on **December 20, 2025**, between External Affairs Minister **S. Jaishankar** and Dutch Foreign Minister **David van Weel**, brings world-class expertise to the project:

"The partnership for the National Maritime Heritage Complex (NMHC) involves a strategic collaboration with the National Maritime Museum in Amsterdam, focusing on world-class museum design, digital curation, and artifact conservation. This agreement facilitates joint research initiatives and traveling exhibitions to foster cultural exchange, while enhancing the visitor experience through the implementation of innovative storytelling and AR/VR technologies."



Why Lothal?

Lothal is the site of the **world's oldest man-made dockyard**, dating back to approximately 2400 BCE.

- **Advanced Engineering:** The Harappans built a tidal dockyard that could handle ships coming from the Gulf of Khambhat, showing a sophisticated understanding of hydrography.
- **Global Hub:** It was a vital link for trade with Mesopotamia and the Persian Gulf, making it the perfect location to showcase India's maritime "soft power."

Project Update: Phase 1A of the complex is nearing completion in **late 2025**, featuring the core museum and six main galleries, including a dedicated Indian Navy & Coast Guard gallery.

Appointments

Advocate Shubham Awasthi Honoured with Prestigious '40 Under 40 Lawyer Award' 2025



Advocate Shubham Awasthi's recognition with the **"40 Under 40 Lawyer Award" 2025** is a major milestone for young legal professionals in India. This honor was

conferred during the **6th Anniversary of the BW Legal World 40 Under 40 Lawyers and Legal Influencers Awards** held recently in New Delhi.

The award is particularly significant because it moves beyond just legal wins, focusing on the "Triple Crown" of modern advocacy: **Professional Excellence, Public Service, and Humanitarian Leadership.**





Why Shubham Awasthi Stood Out

His selection followed a rigorous interview process by a jury of eminent legal figures, including retired High Court judges and Additional Solicitors General. Key factors in his selection included:

- **Public Interest Advocacy:** Awasthi is a prominent practitioner at the Supreme Court of India, frequently filing **Public Interest Litigations (PILs)** on matters of national importance, such as wildlife protection and human rights.
- **Specialized Expertise:** He holds a postgraduate degree in **Media and Entertainment Laws**, a niche but critical field in today's digital age.
- **Humanitarian Impact:** Outside the courtroom, he serves as the **Deputy Secretary General – India** for the **World Humanitarian Drive (WHD)**, a London-based international NGO.



Shaping the Justice Delivery System

The "40 Under 40" initiative highlights a shift in the Indian legal fraternity where young advocates are no longer just "juniors" but key influencers in:

1. **Constitutional Remedies:** Bringing attention to the rights of vulnerable communities through the apex court.
2. **Modern Legal Trends:** Leading the way in emerging fields like Technology Law, Media Law, and Regulatory Practice.

3. **Ethical Advocacy:** Emphasizing integrity and humility as core pillars of the "noble profession."

"The award is not merely an outcome but a duty to work harder and serve the profession and society better." — **Shubham Awasthi** during his acceptance speech.

Key Information Table

Detail	Award Context
Organization	BW Legal World (Businessworld)
Venue	New Delhi, December 2025
Selection Criteria	Merit, Leadership, and Social Impact
Primary Forum	Supreme Court of India

Banking/Economy

RBI Slaps ₹62 Lakh Penalty on Kotak Mahindra Bank

In a recent regulatory move, the **Reserve Bank of India (RBI)** has imposed a monetary penalty of **₹61.95 lakh** (approximately ₹62 lakh) on **Kotak Mahindra Bank** through an order dated **December 11, 2025**.

The penalty follows the RBI's **Statutory Inspection for Supervisory Evaluation (ISE 2024)**, which examined the bank's financial position as of March 31, 2024. The central bank clarified that this action is based on statutory and regulatory deficiencies and does not impact



the validity of any transactions or agreements with the bank's customers.



In a recent regulatory move, the **Reserve Bank of India (RBI)** has imposed a monetary penalty of **₹61.95 lakh** (approximately ₹62 lakh) on **Kotak Mahindra Bank** through an order dated **December 11, 2025**.

The penalty follows the RBI's **Statutory Inspection for Supervisory Evaluation (ISE 2024)**, which examined the bank's financial position as of March 31, 2024. The central bank clarified that this action is based on statutory and regulatory deficiencies and does not impact the validity of any transactions or agreements with the bank's customers.

Key Areas of Non-Compliance

The RBI's investigation identified lapses in three critical banking areas:

1. Duplicate BSBD Accounts:

The bank opened additional Basic Savings Bank Deposit (BSBD) accounts for customers who already held such accounts. This violates the

"one-account-per-person" rule designed to prevent the misuse of zero-balance financial inclusion accounts.

2. Misuse of Business Correspondents (BCs):

Kotak Mahindra Bank entered into arrangements with Business Correspondents for activities that fell outside the scope permitted by the RBI. This raises concerns regarding operational oversight and standardized consumer protection.

3. Inaccurate Credit Reporting:

The bank furnished incorrect or inconsistent borrower information to Credit Information Companies (CICs), in violation of the Credit Information Companies Rules, 2006. This is a serious lapse, as inaccurate reporting can negatively impact a borrower's credit score and future loan eligibility.

Penalty Summary

Detail	Context
Penalty Amount	₹61.95 Lakh
Primary Reason	Regulatory Non-compliance
Statutory Authority	Banking Regulation Act, 1949 & CIC Act, 2005
Inspection Period	Financial Year ended March 31, 2024 (ISE 2024)
Key Focus Areas	Financial Inclusion (BSBD), Third-party Oversight (BC), Data Integrity (CIC)



spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



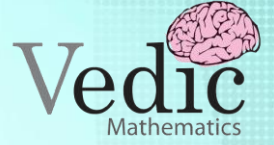
SpardhaGuru



Spardha.guru



www.spardha.guru



Banking/Economy

RBI Announced to Inject ₹2.90 Lakh Crore Liquidity into Banking System



On **December 23, 2025**, the Reserve Bank of India (RBI) announced a massive liquidity infusion plan to inject **₹2.90 lakh crore** into the banking system. This intervention is designed to address tightening cash conditions, stabilize the rupee, and manage market volatility caused by global economic pressures and high debt supply.

The RBI is using two primary financial "levers" to pump this money into the economy: **Open Market Operations (OMOs)** and a **USD/INR Buy/Sell Swap**.

The Liquidity Injection Strategy

1. Open Market Operations (OMO) — ₹2,00,000 Crore

The RBI will buy back government securities (bonds) from banks. When the RBI buys these bonds, it pays the banks in cash, thereby increasing the "durable liquidity" available for lending.

- **Total Amount:** ₹2,00,000 crore.
- **Execution:** Four equal tranches of ₹50,000 crore each.

• Schedule:

- December 29, 2025
- January 5, 2026
- January 12, 2026
- January 22, 2026

2. USD/INR Buy/Sell Swap — ~\$90,000 Crore (\$10 Billion)

To manage foreign exchange volatility, the RBI will conduct a "buy/sell" swap.

- **Mechanism:** The RBI buys US Dollars from banks now (releasing Rupee liquidity into the system) and simultaneously agrees to sell them back at a future date.
- **Auction Date:** January 13, 2026.
- **Tenor:** 3 years.

Why is this happening now?

Several factors converged in December 2025 to make this move necessary:

- **Negative System Liquidity:** Banking system liquidity slipped into a deficit of over **₹700 billion** in mid-December due to quarterly tax outflows and heavy government bond auctions.
- **Rising Yields:** Bond yields had hit a 9-month high (nearly **6.70%**), making it more expensive for the government and corporations to borrow money.
- **Currency Pressure:** The Indian Rupee faced pressure (trading near **89.50-90**).



per dollar) due to U.S. tariff uncertainties and global capital outflows.

- **Forex Support:** The RBI had been selling dollars to protect the rupee, which unintentionally "sucked out" rupees from the domestic market. These new measures help "refill" those missing rupees.

Immediate Market Impact

Market Segment	Reaction
Bond Market	10-year benchmark yields fell sharply (from 6.63% to ~6.54%) as prices rose.
Forex Market	The Rupee appreciated by ~12 paise following the announcement.
Equity Market	Sensex and Nifty saw a modest recovery as concerns over rising interest rates eased.

Analyst View: This "durable liquidity" boost provides a clear calendar for the market, reducing uncertainty for banks and supporting smoother credit flow to businesses and consumers during the final quarter of the fiscal year.

State News

TN rolls out three new hotspots for camping, glamping

In an effort to decongest popular tourist destinations like Ooty and Kodaikanal, the **Tamil Nadu Tourism Development Corporation**

(TTDC) has introduced organized camping and glamping facilities across three emerging hill destinations: **Jawadhu Hills**, **Vathalmalai**, and **Kolli Hills** (with Yelagiri also part of the broader development plan).



This initiative marks a strategic shift toward low-impact, experience-driven tourism designed to appeal to trekkers, nature lovers, and those looking for weekend getaways near Chennai and Bangalore.

The New Hotspots: What's Changing?

1. Jawadhu Hills (Tiruvannamalai/Vellore)

Traditionally known only to trekkers and stargazers, Jawadhu Hills is getting its first organized glamping facility.

- **Scale:** Spread over 7.65 acres.
- **Accommodations:** Plans include 10 luxury units featuring safari tents, domes, and prefabricated cottages.
- **Key Attraction:** Close proximity to the **Kavalur Observatory** (Asia's second-largest telescope) makes it a prime spot for astro-tourism.

2. Vathalmalai (Dharmapuri)

This scenic plateau has remained largely off the mainstream tourism radar until now.

- **Scale:** A camping site spanning 6.1 acres.
- **Infra:** Features eco-cottages and basic amenities. TTDC has already constructed a restaurant at the site.
- **Focus:** Tribal settlement visits and trekking routes through dense forests and waterfalls.

3. Kolli Hills (Namakkal)

Famous for its **70 hairpin bends**, Kolli Hills is being developed as a "Mystic" destination.

- **Scale:** A 12-acre site has been identified for an eco-resort and organized camping area.
- **Activities:** Sunset treks to the Agaya Gangai waterfalls and rappelling.
- **Investment:** Approximately ₹2 crore has been allocated to improve basic infrastructure like washrooms and safety near waterfalls.

Detailed Analysis of Recent Current Affairs: Multiple Choice Format

Q.1. In which district of Assam did PM Modi recently lay the foundation stone for a ₹10,601 crore ammonia urea fertilizer plant?

- A) Tinsukia
- B) Dibrugarh (Namrup)
- C) Jorhat
- D) Kamrup

1. B

Prime Minister Narendra Modi laid the foundation stone of a ₹10,601 crore ammonia urea fertilizer plant in Namrup, Dibrugarh district, Assam. Under the Assam Valley Fertilizer and Chemical Company Limited (AVFCCL), the project will produce 1.27 million tonnes of urea annually. This is a major step towards self-sufficiency in fertilizers, benefiting farmers and boosting industrial development in Northeast India.

Q.2. Which state recently approved the 'Platform-based Gig Workers (Registration and Welfare) Act, 2025' to regulate the gig economy?

- A) Bihar
- B) Odisha
- C) Jharkhand
- D) Chhattisgarh

2. C

Jharkhand approved the Platform-Based Gig Workers (Registration and Welfare) Act in

SPARDHAGURU SKILL EDGE APTITUDE ACADEMY
A GROUP OF SPARDHAGURU INDIA PRIVATE LIMITED

www.spardha.guru info@spardha.guru Mysore, Bangalore

9071154445 9071164446 9071174447

Banking SSC RRB IBPS RRB
PGCET CAT MAT
Placement Entrance Exam's



spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



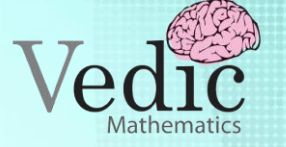
SpardhaGuru



Spardha.guru



www.spardha.guru



December 2025. This law ensures the welfare and social security of gig workers engaged in delivery, transportation, and on-demand services. This includes minimum wages, medical insurance, and other benefits. Violations can result in fines of up to ₹10 lakh.

Q.3. In which city is India going to establish its first 'Forest University'?

- A) Dehradun
- B) Gorakhpur
- C) Shimla
- D) Ranchi

3. B

India is preparing to establish its first Forest University, which will be located in Gorakhpur, Uttar Pradesh. This initiative is considered a major step towards reshaping education and research in the fields of forestry, wildlife conservation, and environmental science. The project reflects the growing national focus on biodiversity conservation, combating climate change, and sustainable natural resource management.

Q.4. Recently, a Parliamentary Standing Committee recommended granting the status of 'Institute of National Importance' to which foundation?

- A) Isha Foundation
- B) Auroville Foundation
- C) Art of Living Foundation
- D) Smile Foundation

4. B

Recently, a standing committee of Parliament recommended granting Institution of National Importance (INI) status to the Auroville Foundation in recognition of UNESCO's support to the International Cultural City in Puducherry and its role in promoting peace and understanding.

Q.5. What is the name of the Indian Navy's largest waterjet warship, recently commissioned in Chennai?

- A) Surya
- B) Jalaj
- C) Shivaji
- D) Anjadeep

5. D

INS Anjadip, the Indian Navy's largest waterjet warship, is an anti-submarine shallow water warship (ASW SWC) recently commissioned in Chennai. It has been indigenously built by Garden Reach Shipbuilders and Engineers (GRSE) to enhance the Navy's anti-submarine capabilities.

Q.6. Which football club recently won the South Asian Football Federation (SAFF) Women's Club Championship 2025 for the first time?

- A) Mohun Bagan
- B) East Bengal FC
- C) Gokulam Kerala
- D) Bengaluru FC

6. B

East Bengal FC won the inaugural SAFF Women's Club Championship 2025, defeating





hosts Nepal's APF (Armed Police Force) 3-0 in the final at the Dasharath Stadium in Kathmandu, Nepal. With this victory, East Bengal became the first Indian women's club to win an international tournament.

Q.7. Recently, the RBI has approved the replacement of DICGC's flat-rate premium system with which new structure?

- A) Age-based premium
- B) Risk-based deposit insurance premium
- C) Profit-based premium
- D) Fixed-rate insurance

7. B

The Reserve Bank of India's (RBI) Central Board of Directors has approved a risk-based deposit insurance framework for banks. The decision was taken at the board's 620th meeting in Hyderabad, chaired by RBI Governor Sanjay Malhotra.

Q.8. Which bank recently launched the 'RuPay Contactless SIB Paytag Sticker' for secure digital payments?

- A) Federal Bank
- B) South Indian Bank
- C) ICICI Bank
- D) Axis Bank

8. B

South Indian Bank has launched the RuPay contactless SIB Paytag sticker, an NFC-enabled payment tool for fast and secure digital payments. This compact sticker can be attached to a mobile phone, wallet, or cardholder,

allowing tap-and-pay transactions without the need for a physical debit card.

Q.9. India inherited the rotating BRICS presidency for the next term from which country in December 2025?

- A) Russia
- B) China
- C) Brazil
- D) South Africa

9. C

Brazil officially transferred the BRICS presidency to India at the final session of the fourth BRICS Sherpa Meeting. The ceremonial handover marked a leadership transition within the group, as India prepares to lead BRICS discussions and initiatives in 2026.

Q.10. Which Indian Navy submarine was recently decommissioned after 40 years of service?

- A) INS Arihant
- B) INS Sindhughosh
- C) INS Kalvari
- D) INS Shalki

10. B

INS Sindhughosh, the lead submarine of its class in the Indian Navy, was decommissioned after four decades of operational service, marking the end of a significant chapter in India's conventional submarine force. The decommissioning ceremony took place at the Naval Dockyard in Mumbai, reflecting the





spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



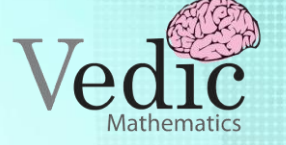
SpardhaGuru



Spardha.guru



www.spardha.guru



submarine's long and distinguished contribution to maritime security.

Q.11. ISRO's LVM3-M6 mission is scheduled to launch which satellite under a commercial agreement with AST SpaceMobile?

- A) Starlink-V2
- B) BlueBird Block-2
- C) OneWeb-Gen3
- D) GSAT-24

11. B

Under a commercial agreement with AST SpaceMobile, ISRO's LVM3-M6 mission successfully launched a US communications satellite named Bluebird Block 2. It is designed to deliver 4G and 5G broadband services directly to smartphones around the world and is the heaviest payload ever launched from Indian soil.

Q.12. Srinivasan, who recently passed away, was a renowned personality from which film industry?

- A) Tamil
- B) Malayalam
- C) Telugu
- D) Kannada

12. B

Recently Passed Away Celebrities Srinivasan was a renowned actor, writer and director of the Malayalam film industry, who passed away at the age of 69, and was known for his impromptu acting style and powerful stories.

Q.13. Which state government recently renamed its flagship 100-day employment scheme, 'Karmashree', to 'Mahatmashree' in honor of Mahatma Gandhi?

- A) West Bengal
- B) Bihar
- C) Tamil Nadu
- D) Madhya Pradesh

13. A

The West Bengal government recently renamed its 100-day job guarantee scheme, earlier known as 'Karmashree', to 'Mahatma-Shree' in honour of Mahatma Gandhi, and linked it with the national 'Mahatma Gandhi National Rural Employment Guarantee Act' (MGNREGA).

Q.14. India Optical Limited (IOL) recently signed an agreement with Safran Electronics & Defence for the production of defense systems under which program?

- A) Digital India
- B) Make-in-India
- C) Startup India
- D) Skill India

14. B

Under Prime Minister Shri Narendra Modi's Make-in-India initiative, India Optel Limited (IOL), a Mini Navratna Defense Public Sector Enterprise, has signed a collaboration agreement with Safran Electronics & Defence to develop two capable combat systems. This paves the way for these systems to be developed in India. These two capable combat systems include the Sigma 30N digital ring laser gyro





spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



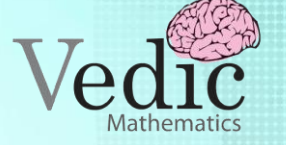
SpardhaGuru



Spardha.guru



www.spardha.guru



inertial navigation system, used in artillery, air defense systems, missiles, and radars; and the CM3-MR Direct Firing Sight, designed for artillery and anti-drone systems.

Q.15. Who was recently honored with the prestigious 40 Under 40 Lawyer Award 2025 for professional excellence and humanitarian contributions?

- A) Subhash Chand
- B) Shubham Awasthi
- C) Arti Mishra
- D) Vaibhav Shukla

15. B

Recognizing the importance of young legal talent in India, Advocate Shubham Awasthi has been honored with the 2025 40 Under 40 Lawyers Award. This award is highly regarded in the Indian legal field. It recognizes not only professional talent but also those dedicated to public service and humanitarian work. This honor highlights the vital role young lawyers play in India's judicial system.

Historical and Technical Events of 26th December 2025

1911 - "Jana Gana Mana", the national anthem of India, was sung at the first Indian National Congress institution.



On **December 27, 1911**, the song "Jana Gana Mana" was sung for the first time during the second day of the annual session of the **Indian National Congress** in Calcutta (now Kolkata).

While your description contains some historical points, there are a few important corrections regarding the composer and the location that are worth noting for accuracy

The Composer: Rabindranath Tagore

The National Anthem was composed by the legendary polymath and Nobel laureate **Rabindranath Tagore** (not Vishwanath Tagore).

- **Original Title:** It was originally written as a five-stanza Brahmo hymn titled *Bharoto Bhagyo Bidhata* in highly Sanskritized Bengali.

Spardhaguru Skill Edge
Aptitude Academy

New Offline Batch

BANK
PO | CLERK
RBI | SBI | IBPS
Banking | SSC | Railway | LIC | PGCE

**OFFLINE & ONLINE
@ MYSURU**

Session by Murthy Sir
Aptitude Trainer

9071154445 | 9071164446 | 9071174447 | <https://spardha.guru>



- **Adoption:** Only the first stanza of this poem was adopted by the Constituent Assembly of India as the National Anthem on **January 24, 1950**.

📍 The Location: Bharat Sabha & Bowbazar

The first performance has deep roots in Kolkata's revolutionary history:

- **The Venue:** It was performed at the **Bharat Sabha** (also known as the Indian Association Hall), located on **B.B. Ganguly Street** (formerly Bowbazar Street).
- **Historical Correction:** Bharat Sabha is a historic institution founded by Surendranath Banerjee in 1876; it is not an "automobile building." However, the street itself is currently known for its many commercial shops and historic architecture.

🎵 The First Rendition

The first public performance was a choral rendition:

- **Lead Singer:** The song was led by **Sarala Devi Chowdhurani** (Tagore's niece), who performed it along with a group of school students.
- **The Audience:** The performance took place in front of Congress leaders including the then-president **Bishan Narayan Dar**.

The historical journey of India's national anthem began on **December 11, 1911**, when Rabindranath Tagore completed the

composition of the song, leading to its **first public rendition** on **December 27, 1911**, during the Calcutta Session of the Indian National Congress.

In **January 1912**, the hymn was first published under the title "*Bharat Bhagya Bidhata*" in the *Tattwabodhini Patrika*, and nearly seven years later, on **February 28, 1919**, Tagore himself translated the verses into English as the "*Morning Song of India*." Finally, on **January 24, 1950**, the song was officially adopted by the Constituent Assembly as the **National Anthem of the Republic of India**.

IN Fast Facts: The National Anthem

- **Duration:** A full version of the national anthem takes approximately **52 seconds** to play.
- **The Translation:** Tagore translated the song into English while visiting the **Besant Theosophical College** in Madanapalle, Andhra Pradesh.
- **Global Recognition:** The tune was first performed by a foreign orchestra in **1942** in Hamburg, Germany, under the leadership of Subhas Chandra Bose.

SPARDHAGURU SKILL EDGE APTITUDE ACADEMY
A GROUP OF SPARDHAGURU INDIA PRIVATE LIMITED

www.spardha.guru info@spardha.guru Mysore, Bangalore

9071154445 9071164446 9071174447

Banking SSC RRB IBPS RRB
PGCET CAT MAT
Placement Entrance Exam's



spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



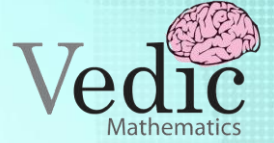
SpardhaGuru



Spardha.guru



www.spardha.guru



1944 - A proposal was made to the global industries for the establishment of the World Bank.



The establishment of the World Bank in 1944 was a watershed moment in global economic history, emerging from the **Bretton Woods Conference** (officially the United Nations Monetary and Financial Conference) held in New Hampshire, USA. While the World Bank is a singular term often used in public discourse, it technically refers to a complex structure of interconnected organizations with specific membership rules.



The World Bank Group (WBG)

The World Bank Group consists of **five international organizations**. While the "World Bank" strictly refers only to the first two (IBRD and IDA), the group as a whole works toward global poverty reduction.



Membership Prerequisites: A Correction

There is an important distinction in how a country joins these institutions. It is a common misconception that one must join the IFC first. In reality, the "golden rule" of membership follows this hierarchy:

1. **IMF First:** To join the World Bank (IBRD), a country must first be a member of the **International Monetary Fund (IMF)**.
2. **IBRD Second:** Once a member of the IMF, a country can join the **IBRD**.
3. **Other Affiliates:** Membership in the IBRD is a prerequisite to joining the other four organizations, including the **IFC, IDA, and MIGA**.



The 1944 Legacy

The proposal in 1944 was driven by the need to rebuild **Europe and Japan** after the devastation of World War II (reconstruction) and to assist the "backward" or "underdeveloped" nations (development).

- **Headquarters:** Washington, D.C.
- **Shareholders:** Owned by **189 member countries**, who are represented by a Board of Governors.
- **Funding:** Unlike a typical bank, the World Bank does not take deposits. It borrows money by issuing bonds on global capital markets and uses its own capital provided by member nations.

Key Fact: The World Bank's first-ever loan was to **France** in 1947 for **\$250 million**, specifically for post-war reconstruction.

"The **World Bank Group** is composed of five distinct yet unified international organizations, each serving a specific role in global development: the **IBRD**, established in 1944, and the **IDA**, founded in 1960, provide essential financing and grants to middle-income and the





spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



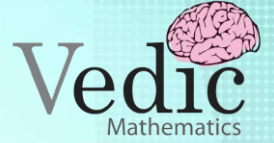
SpardhaGuru



Spardha.guru



www.spardha.guru



poorest nations respectively. Complementing these efforts, the **IFC** (1956) promotes economic growth by supporting the private sector, while **MIGA** (1988) encourages foreign investment through political risk insurance, and **ICSID** (1966) ensures stability by mediating international investment disputes."



The Leadership Today

As of **December 25, 2025**, the World Bank Group is led by its 14th President, **Ajay Banga**, who assumed office in June 2023. Under his leadership, the Bank has adopted a bold new mission: **"To create a world free of poverty on a livable planet."**



Key Priorities for 2025

In the current fiscal year, the Bank has shifted its strategy to focus on **"durable development"** through several flagship initiatives:

- **The "Year of Jobs":** 2025 has been designated as a pivotal year for job creation. With 1.2 billion young people expected to enter the workforce in developing countries over the next decade, the Bank is prioritizing sectors like **agribusiness, energy, and manufacturing** to generate inclusive employment.
- **Mission 300:** A massive commitment to provide **300 million people in Africa** with reliable electricity by 2030, recognizing that energy is the foundation for all economic opportunity.
- **Climate Resilience:** The Bank has significantly increased its adaptation financing, ensuring that infrastructure—

like roads and schools—is built to withstand the extreme weather events of a changing climate.

- **Agri Connect:** A new initiative aimed at doubling agribusiness commitments to **\$9 billion annually** to boost food security and productivity.

Historical Milestone: In 2025, the World Bank celebrated its **81st anniversary**, evolving from a post-WWII reconstruction agency into a global leader tackling the "intertwined crises" of poverty, climate change, and economic fragility.



1945: International Monetary Fund established with 29 member countries.



The **International Monetary Fund (IMF)** was formally established on **December 27, 1945**, following the signing of the Articles of Agreement by **29**

member countries. Born from the **Bretton Woods Conference** of 1944, the IMF was designed to ensure the stability of the international monetary system and prevent the economic protectionism that exacerbated the Great Depression.

Today, as of **December 25, 2025**, the IMF has grown into a near-universal organization with



191 member countries, the most recent being Liechtenstein, which joined in October 2024.

which are essential barometers for investors and governments worldwide.

The Core "Pillars" of the IMF

The IMF operates through three primary functions to maintain global financial stability:

- 1. Surveillance (Health Checks):** The IMF monitors the economic and financial policies of its members through "Article IV Consultations," providing a continuous "health check" on the global economy.
- 2. Financial Assistance (Lender of Last Resort):** It provides short-to-medium-term loans to member countries facing **Balance of Payments (BoP)** crises, helping them stabilize their currencies and rebuild international reserves.
- 3. Capacity Development (Technical Help):** It offers training and advice to help countries modernize their central banks, tax systems, and legal frameworks.

IN Timeline of Membership

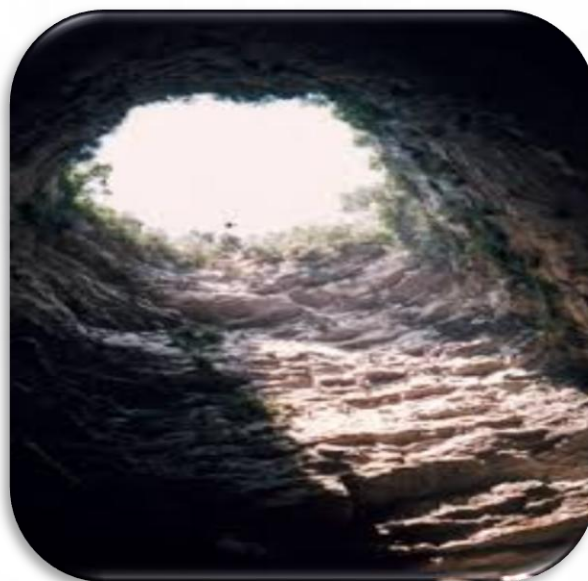
- **1944:** India participates in the Bretton Woods Conference.
- **Dec 27, 1945:** India becomes a founding member (one of the original 29).
- **Mar 1, 1947:** The IMF begins actual financial operations.
- **2024–2025:** Membership reaches 191 nations with the addition of Liechtenstein.

Key Distinction: While the World Bank focuses on long-term poverty reduction and infrastructure, the **IMF** focuses on short-term macroeconomic stability and exchange rates.

1966: The world's longest cave 'Cave of Swallows' was discovered in Acrismon, Mexico.

Leadership and Governance

- **Managing Director:** Kristalina Georgieva is currently serving her second five-year term (began in October 2024).
- **India's Position:** India is a founding member and currently holds the **8th largest quota share** (approx. 2.76%), giving it a significant voice in global economic policy.
- **Reports:** The IMF is the primary source for the **World Economic Outlook (WEO)** and the **Global Financial Stability Report**,





spardhaguru2022



Spardhaguru Current affairs



Spardhaguru1



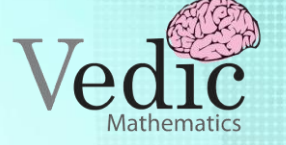
SpardhaGuru



Spardha.guru



www.spardha.guru



1. The Cave of Swallows (Sótano de las Golondrinas)

The Cave of Swallows is located in **Aquismón**, San Luis Potosí (not Acrismon). While it was indeed first documented by explorers in **1966**, it is not the world's longest cave. Instead, it holds a different, equally impressive title:

- **Primary Title:** It is the **largest known cave shaft** in the world by volume.
- **The Drop:** It is a massive "pit cave" with a free-fall drop of about **333 meters (1,092 feet)**. To put that in perspective, the Eiffel Tower could fit inside it.
- **The Birds:** Its name comes from the thousands of white-collared swifts (often mistaken for swallows) that inhabit the cave walls and perform a spectacular circular flight ritual every morning and evening.

2. The 347 km Underwater Discovery

The discovery you mentioned regarding the **347-kilometer** tunnel is a separate, more recent event. In **2018**, the **Gran Acuífero Maya (GAM)** project confirmed a connection between two massive underwater cave systems in the **Yucatán Peninsula**:

- **The Systems:** Divers found a passage connecting **Sistema Sac Actun** and **Sistema Dos Ojos**.
- **The Result:** At the time of the connection, it became the world's **longest underwater cave system**.
- **Current Status:** As of late 2025, the **Sistema Ox Bel Ha** (also in Mexico) has since been explored further and is

currently considered the longest underwater system at over **500 kilometers**.

Dear Aspirants,

"We trust that this current affairs preparation will be beneficial for your upcoming examination. Consistent daily study of current affairs is highly recommended. Should you have any suggestions for improvement or feedback regarding the class, please feel free to communicate them. Your ideas are valuable, and we welcome your assistance in helping us to provide enhanced support in the future."



We wish best for your studies & Exams

Best Wishes

Murthy sir (MSM)

Aptitude Trainer

Spardhaguru Skill Edge Aptitude Academy

Spardhaguru India Pvt Ltd

Biggest E-learning platform for Competitive Exams

Mysore – 570029

www.spardha.guru

