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## Current Affairs - 21 December 2025

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### BHARAT TAXI INITIATIVE



- It is a **first-of-its-kind cooperative-driven**, citizen-first national ride-hailing initiative.
  - It is a government-supported initiative developed under the **Union Ministry of Cooperation and the National e-Governance Division (NeGD)**.
  - It is India's first cooperative taxi network, allowing drivers to become shareholders and co-owners.
  - **Promoted:** It is being **jointly promoted by** leading cooperative and financial institutions including **NCDC, IFFCO, AMUL, KRIBHCO, NAFED, NABARD, NDDBand NCEL**.
  - **Key Features of Bharat Taxi Initiative:**
    - **Driver-Owned Fleet:** Drivers can purchase shares and become cooperative members, giving them transparency and decision-making power.
    - **Zero Commission:** Unlike private cab aggregators that take a large cut, Bharat Taxi transfers the **full fare to the driver**.
    - **Transparent, No-Surge Pricing:** Fares will remain predictable, with no surge charges.
    - **Deep Digital Integration:** Services will connect with government platforms such as DigiLocker and UMANG.
    - **Platform Integration & Technical Architecture:** Integration of the Bharat Taxi platform with national digital platforms such as DigiLocker, UMANG, and API Setu to enable seamless identity verification and service delivery.
    - **Security, Compliance & Infrastructure:** Ensuring adherence to Government of India's data protection norms and cybersecurity standards and advising on robust technical infrastructure.
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### COMPETITION COMMISSION OF INDIA



- It is a **statutory body** which was established under the **Competition Act, 2002**.
- The priority of the Commission is to **eliminate practices having adverse effects on competition**, promote and sustain competition, protect the interests of consumers, and ensure freedom of trade in the markets of India.
- **Nodal Ministry:** Ministry of Corporate Affairs                      **Headquarters:** New Delhi
- **Composition of Competition Commission of India:**
  - It has the composition of a **quasi-judicial body**, with one chairperson and six additional members.
  - All members of the CCI are **appointed by the Central Government**.
- **Eligibility of Members:** Appointments to the CCI require a **minimum of 15 years of professional experience** in areas like international trade, finance, or law, with members serving a five-year term.
- **Functions of Competition Commission of India**
  - **Promoting Fair Competition and Consumer Protection:** The CCI prevents **anti-competitive practices** like price-fixing and collusion, ensuring competitive pricing and quality to protect consumer interests.
  - **Maintaining Market Freedom:** It **restricts unfair practices** by dominant players, safeguarding a level playing field and reviewing mergers and acquisitions to prevent monopolistic control.
  - **Investigation and Penalties:** The CCI **conducts inquiries into violations**, imposes penalties on offenders, and promotes awareness of competition law through training programs.
  - **Advisory and Collaborative Role:** The CCI provides **advisory opinions** on competition matters to government bodies and collaborates with other regulators to ensure consistency with competition laws.



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### SASHASTRA SEEMA BAL (SSB)



- The Sashastra Seema Bal, previously known as the Special Service Bureau, was established in 1963 after the Sino-Indian Conflict of 1962.
- It was created with the objective of guarding India's international borders with Nepal and Bhutan.
- SSB is a part of the Central Armed Police Forces (CAPF) and falls under the Ministry of Home Affairs.

#### Role of SSB:

- The primary responsibility of SSB is to protect the safety of India's designated borders with neighbouring nations Nepal and Bhutan.
- To foster an understanding of security among people residing in those border communities.
- To stop smuggling, illegal immigration, and other transnational crimes.
- To stop unlawful entry or exit on or from the Indian Border.
- To implement social responsibility initiatives in the relevant jurisdiction, for instance, establishing schools, buildings, restrooms, and roads by a border region development plan.
- To perform any additional tasks, such as UN missions, Law & Order missions, Counter The uprising Operations, Election duty, the central government may assign.

**Organisation:** Headed by a Director General (IPS officer or senior CAPF officer); includes infantry-style battalions, specialized units (engineering, signals, medical, dog squads), and training centers.

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## Current Affairs - 21 December 2025

### RUPEE DEPRECIATION - RUPEE AT ₹91/USD A CRISIS SIGNAL OR EXTERNAL SHOCK

- The Indian Rupee (INR) recently breached the psychological level of ₹91/USD, triggering speculation about a possible slide towards ₹100/USD.
- The rupee **depreciation** comes amid global trade uncertainties, especially high U.S. tariffs on Indian goods, and has sparked a debate on whether this trend is structurally worrisome or cyclical and manageable.
- Experts present **divergent views** on the implications for macroeconomic stability, capital flows, exports, and growth.

#### Key Drivers of Rupee Depreciation:

- **External factors:**
  - S. tariffs (up to 50%) on Indian exports under the Trump administration.
  - Global market **volatility** and risk-off sentiment.
  - Broad-based depreciation of INR against major global currencies (USD, Euro, Yen, Pound, Swiss Franc, etc.).
- **Domestic structural factors:**
  - Persistent Current Account Deficit (CAD).
  - Dependence on capital inflows to finance growth.
  - Rising **outward remittances** under the Liberalised Remittance Scheme (LRS) and demand for gold as a hedge.

#### Divergent Expert Views:

- **View 1 - Key arguments on depreciation as a serious concern:**
  - A “leaking rupee” hampers income growth targets.
  - Reduces foreign portfolio investment (FPI) attractiveness due to currency risk.
  - Encourages capital flight via LRS and dollar-linked assets.
  - Shrinks domestic capital availability, increasing the cost of capital.
  - Weakens macroeconomic growth potential in a high-growth phase.



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- **View 2 - Key arguments on depreciation not alarming:**
  - Depreciation is externally driven, not due to domestic macro weakness.
  - India's macroeconomic fundamentals remain strong adequate forex reserves, manageable CAD, robust GDP growth
  - Seen as a temporary aberration, not a structural crisis.
  - **Opportunity angle:**
    - Indian Government Bonds (IGBs) are effectively 6% cheaper for foreign investors due to currency depreciation.
    - Could attract fresh capital inflows into Indian markets.

### Outlook for the Rupee:

- **Short-term pressure:** Likely due to tariffs and global uncertainty.
- **Medium-term optimism:** Expected India–U.S. trade deal by early 2026. Anticipated improvement in capital flows.
- **Long-term scenario:**
  - Assuming 2–3% annual depreciation, the rupee may stay under pressure but avoid disorderly collapse.
  - Possibility of rupee strengthening below ₹90/USD if external conditions stabilise.

### Challenges and Way Ahead:

- **Managing CAD:** This should be done without excessive capital inflow dependence. Strengthen export competitiveness through productivity gains, not currency depreciation.
  - **Preventing capital flight amid currency volatility:** Promote stable, long-term capital inflows (FDI over volatile FPI).
  - **Balancing export competitiveness with rising import costs:** Diversify export markets and products to reduce tariff vulnerability.
  - **Maintaining investor confidence:** Maintain credible macroeconomic fundamentals - fiscal discipline, inflation control, forex buffer. Accelerate trade negotiations to reduce tariff-related shocks.
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### CHILD MARRIAGE IN INDIA

- Ending child marriage is central to **SDG 5** on gender equality, with **Target 5.3** aiming to eliminate child, early, and forced marriages.
  - Target 5.3 is to eliminate all harmful practices, including child marriage, as well as early and forced marriages, and female genital mutilation.
- Progress is measured by the share of women aged 20–24 married before 18.
- Experts warn that failure to end child marriage will derail at least nine SDGs, spanning poverty, health, education, economic growth, climate action, and peace.
- In 2023, UNICEF estimated **64 crore women worldwide** were married as children, with India accounting for one-third.
- At current rates, progress must accelerate 20-fold to meet the 2030 goal.

### **Child Marriage in India: Progress, Plateaus, and Persistent Inequalities**

- **Sharp Decline, Slower Momentum** - India reduced child marriage significantly from 47.4% (2005–06) to 26.8% (2015–16), a steep 21-point fall. However, progress slowed thereafter, declining only to 23.3% by 2019–21.
- **Wide Regional Variations** - Rates remain highest in West Bengal (42%), Bihar (40%), and Tripura (39%), with several other States above the national average. In contrast, Lakshadweep, J&K, Ladakh, Himachal Pradesh, Goa, and Nagaland report the lowest prevalence.
- **Education and Income Gaps** - Child marriage is strongly linked to socio-economic status. Nearly half of girls with no education marry before 18, compared to just 4% with higher education. Similarly, 40% of girls from the poorest households marry early, against 8% from the richest quintile.

### **Tackling Child Marriage in India: Laws, Campaigns, and Social Change**

- India enacted the **Prevention of Child Marriage Act, 2006**, after which child marriage rates halved.



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- The **Protection of Children from Sexual Offences Act, 2012** further strengthened protection.
- However, experts stress that laws alone are insufficient without changing social norms—especially by expanding girls' education, the most effective factor in delaying marriage.
- **Bal Vivah Mukht Bharat Abhiyan: On-Ground Action**
  - Under the campaign, 54,917 **Child Marriage Prevention Officers** have been appointed nationwide.
  - In one year, 1,520 child marriages were prevented through persuasion or administrative action, with Madhya Pradesh and Haryana leading.
- **Girls' Empowerment and Welfare Schemes**
  - The **Beti Bachao Beti Padhao** scheme focuses on improving child sex ratio and girls' education, though implementation has been uneven.
  - Complementary measures include financial incentives (**Laadli schemes**), improved school sanitation, and cycles for safe travel, aimed at keeping girls in school longer.
- **State-Level Incentives: Mixed Signals**
  - Some States support girls' education through targeted aid.
  - For example, West Bengal's **Kanyashree scheme** provides annual support to girls aged 13–18 and a lump sum for those delaying marriage and pursuing higher education.

### Debate on Raising the Legal Age of Marriage for Women

- The Centre has proposed increasing the minimum marriage age for women to **21 years**, aligning it with men to support higher education, skill development, economic independence, and better maternal and child health.
  - However, the proposal has faced opposition seeking deeper scrutiny.
  - Critics caution that without parallel social reforms, the change could criminalise large sections of society, as **61% of women** aged 20–24 were married before turning 21.
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### RETHINKING RURAL EMPLOYMENT: WHY THE GOVERNMENT IS REVIEWING MGNREGA'S FUTURE

- In 2005, Parliament passed a national rural employment guarantee law, which was expanded to all districts by 2008.
- After 2009, it was renamed the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).
- **Role of the National Advisory Council (NAC)**
  - In 2004, the National Advisory Council (NAC) brought together civil society leaders, retired officials, and intellectuals.
  - At its very first meetings, Aruna Roy and economist Jean Drèze proposed two landmark ideas: the Right to Information Act and a rural employment guarantee.
  - The initial MGNREGA draft was prepared swiftly, emerging from the NAC's August 19, 2004 meeting.
- **Dilution and Pushback**
  - The Bill sent to Parliament diluted the NAC's vision—removing universal coverage, weakening the “guarantee,” and limiting benefits to below-poverty-line families.
  - This prompted widespread protests by civil society groups, especially the Right to Food Campaign.
- **Parliamentary Review and Restoration**
  - The weakened Bill was examined by the Parliamentary Standing Committee on Rural Development.
  - The committee recommended restoring most original provisions.
  - The government accepted these changes, leading to the Bill's passage in 2005—cementing MGNREGA as a **rights-based employment guarantee**.



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### Government's Rationale for Introducing a New Rural Employment Bill

- The government argues that MGNREGA suffers from serious flaws, citing widespread **corruption** and **misuse of funds** by State governments, as stated by the Union Rural Development Minister in Parliament.
- However, critics note that these were largely implementation challenges, not design failures.
- MGNREGA already had strong safeguards, including social audits and a transparent IT-based system tracking work demand, execution, and wage payments.

### How the New Bill Differs from MGNREGA?

- **From Demand-Driven to Supply-Driven** - MGNREGA guaranteed work on demand. The new Bill shifts to a supply-driven model, with employment capped by a fixed Union budget and provided only in Centre-notified rural areas, ending the scheme's universal character.
  - **Funding Pattern and State Burden** - While MGNREGA effectively operated on a 90:10 Centre-State cost share, the new Bill raises States' burden. Funding will be 60:40 for most States, and 90:10 for northeastern and Himalayan States, increasing fiscal pressure on State governments.
    - Under MGNREGA, the Union government was responsible for 100% of the labour wages and 75% of the material wages. In practice, this translated to a 90:10 cost share between the Centre and the States.
  - **More Days, Less Autonomy** - The guaranteed workdays rise from 100 to 125, but the Centre gains greater control—deciding State-wise allocations using unspecified parameters and notifying eligible rural areas each year.
  - **Selective Coverage and Blackout Periods** - Unlike MGNREGA's universal access, implementation will be selective. The Bill also allows blackout periods during peak agricultural seasons, temporarily suspending work to ensure farm labour availability—another major departure from the original Act.
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