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DAILY CURRENT AFFAIRS 05-11-2025

NATIONAL NEWS

Unique Identification Authority of India Launches 'Aadhaar Vision 2032'

The Unique Identification Authority of India (UIDAI) has launched 'Aadhaar Vision 2032', a long-term roadmap to modernise India's Aadhaar ecosystem with advanced digital technologies.

The initiative aims to make Aadhaar more secure, intelligent, and globally competitive by integrating Artificial Intelligence (AI), Blockchain, Quantum Computing, and next-generation encryption systems.

The blueprint focuses on building a resilient, inclusive, and future-ready identity framework that supports both citizens and India's growing digital economy.

Core focus areas under Aadhaar Vision 2032 include:

AI-powered authentication systems for intelligent and efficient verification.

Blockchain technology to ensure tamper-proof records and auditability.

Quantum computing readiness to protect against emerging cybersecurity threats.

Advanced encryption standards compliant with the Digital Personal Data Protection (DPDP) Act.

A High-Level Expert Committee, chaired by Neelkanth Mishra (Chairperson, UIDAI), has been formed to steer the implementation of this vision.

The expert group will draft the official Aadhaar Vision 2032 framework to guide the roadmap for digital identity advancement.

EPFO Launches Employees' Enrolment Scheme - 2025

Union Minister Dr. Mansukh Mandaviya on 1 November 2025 during EPFO's 73rd Foundation Day celebrations in New Delhi.

To promote social security inclusion by enabling employers to voluntarily declare employees missed from EPF coverage between 1 July 2017 and 31 October 2025.

The scheme will remain open for 6 months, from 1 November 2025 to 30 April 2026.

Applies to employees who joined between 1 July 2017 and 31 October 2025 but were not enrolled

under the Employees' Provident Fund (EPF).

All establishments, irrespective of current EPF registration, can declare missed employees through the EPFO portal.

Waivers and Benefits:

Employee share of contribution waived if not deducted earlier.

Employer to pay only their own contribution, interest (as per Section 7Q), administrative charges, and a nominal penalty of ₹100 per establishment.

₹100 lump-sum penalty covers damages across all three EPF schemes, ensuring simplified compliance.

INTERNATIONAL NEWS

USCIS Ends Acceptance of Cheques and Money Orders for Immigration Payments

US Citizenship and Immigration Services (USCIS) has stopped accepting cheques and money orders for all immigration-related filings.

From this week, applicants must authorise payments through electronic debit using Form G-1650, which allows direct withdrawal from a US bank account.

The change aims to make payments safer, faster, and more efficient, addressing delays, fraud risks, and payment errors previously linked to cheques and money orders.

Credit card payments remain valid for specific visa categories such as H-1B, green card, and employment authorisation applications using Form G-1450.

For H-1B employers, the new system helps in better record-keeping and payment tracking, though it requires closer coordination between finance teams and immigration attorneys.

International students (F-1) and new visa holders may face difficulties if they don't have US bank accounts to authorise debit payments.

Applicants must ensure accurate account and routing numbers on Form G-1650, as errors can lead to application rejection.

USCIS advises confirming with banks that government debits are permitted and sufficient funds are available before submission.

Alternative payment options include prepaid or reloadable credit cards, but they must meet USCIS payment authorisation standards.

The change is part of USCIS's broader digital transformation, aimed at reducing paperwork, preventing fraud, and accelerating processing.

However, the shift increases applicant responsibility, as manual corrections or late payments will no longer be possible.

SCIENCE & TECHNOLOGY

Russia Launches Nuclear-Powered Submarine 'Khabarovsk' from Sevmash

Russia launched its nuclear-powered submarine 'Khabarovsk' from the Sevmash shipyard in Severodvinsk on 1-2 November 2025, marking a major development in its strategic underwater capabilities.

Khabarovsk was designed by the Rubin Central Design Bureau, a key player in Russia's submarine design and construction programs.

The submarine is intended to carry advanced underwater weapons and robotic systems, notably the Poseidon nuclear-powered unmanned underwater vehicle (UUV).

Poseidon, according to Russian claims, is a nuclear-powered, deep-diving, high-speed UUV with intercontinental range and massive destructive potential when armed with nuclear warheads.

Poseidon is seen as an asymmetric strategic weapon, potentially capable of threatening coastal cities and naval bases with radioactive damage, if operational as described.

The launch of Khabarovsk follows Russia's reported successful tests of the Poseidon system in October 2025, suggesting continued progress in developing novel underwater nuclear delivery systems.

BANKING

City Union Bank Secures \$50 Million Funding from International Finance Corporation

City Union Bank (CUB), one of India's oldest private sector banks, has received a \$50 million funding commitment from the International Finance Corporation (IFC), part of the World Bank Group.

The funding aims to support MSMEs in transitioning to energy-efficient and cost-effective renewable solutions, particularly solar and wind power projects.

CUB will use the funds for new lending and refinancing of solar-related loans for MSMEs, reinforcing its focus on green financing.

The bank stated that MSMEs contribute around 30% to India's GDP, but high energy costs affect their competitiveness.

Access to renewable and efficient power will help MSMEs reduce costs, enhance efficiency, and support sustainable growth.

Tata AIA Life Insurance Unveils AI-Driven Underwriting Rule Engine for Automated Risk Assessment

Tata AIA Life Insurance has launched an AI-driven Underwriting Rule Engine (URE) to automate the underwriting process using machine learning, GenAI, and big data analytics.

The URE analyses applicant data such as medical history and lifestyle factors, applying pre-set rules for real-time risk assessment and instant policy decisions.

The system eliminates manual intervention, thereby reducing paperwork and speeding up policy processing.

It uses AI-based reflexive questioning during tele-medical exams to collect accurate health data, minimising physical medical tests and enhancing efficiency in underwriting.

DEFENCE

Indian Navy to Lead Tri-Services Exercise “Trishul” with Indian Army and Air Force

Tri-Services Exercise (TSE-2025) “Trishul” is being conducted by the Indian Navy as the lead service, jointly with the Indian Army and Indian Air Force, commencing in early November 2025.

The exercise is organised by Headquarters Western Naval Command, in close coordination with all three Services, featuring large-scale operations across the creek and desert sectors of Rajasthan and Gujarat and comprehensive maritime operations in the North Arabian Sea.

It covers the Gujarat coast and northern Arabian Sea, with participation from Army Southern Command, Western Naval Command, and South Western Air Command as principal formations. Other agencies like the Indian Coast Guard, Border Security Force (BSF), and central agencies are also participating to strengthen inter-agency coordination.

The main objective is the validation and synchronisation of operational procedures across the Services to enable joint effect-based operations in a multi-domain environment.

The exercise focuses on enhancing interoperability, integrating networks, and advancing jointness in operations across land, sea, air, cyber, and space domains.

It includes large-scale deployment of Indian Navy warships, Indian Air Force fighter and support aircraft, and amphibious operations involving the Indian Army and Navy, including INS Jalashwa and Landing Craft Utility (LCU) vessels.

The exercise will validate joint Intelligence, Surveillance and Reconnaissance (ISR), Electronic Warfare (EW), and Cyber Warfare plans, along with Indian Navy carrier operations conducted jointly

with IAF shore-based assets.

Indian Army Successfully Conducts Drone and Counter-Drone Exercise 'Vayu Samanvay-II'

Indian Army successfully conducted a large-scale Drone and Counter-Drone Exercise 'VAYU SAMANVAY-II' from 28-29 October 2025 in the Desert Sector under the aegis of Southern Command.

The exercise aimed to validate the Indian Army's preparedness for next-generation warfare by integrating aerial and ground assets through multi-domain command and control centres in a realistic electronic warfare environment.

The two-day drill focused on developing and testing doctrinal precepts for Drone and Counter-Drone operations, strengthening the Army's ability to tackle emerging aerial threats.

Conducted in desert terrain and challenging weather, the exercise tested the operational performance of indigenous drone technologies.

'VAYU SAMANVAY-II' highlighted joint interoperability between various arms of the Indian Army, promoting coordination for technology-enabled operations in frontier regions.

Lessons from the exercise will aid in capability development, modernization, and innovation within the Army's operational framework.

The Indian Army reaffirmed its commitment to becoming a technology-driven, agile, and future-ready force capable of operating effectively in a multi-domain battlespace.

APPOINTMENTS & RESIGNATIONS

Director General of Bureau of Indian Standards (BIS)

Shri Sanjay Garg, a 1994-batch IAS officer from the Kerala cadre, has assumed charge as Director General (DG) of the Bureau of Indian Standards (BIS), effective 1 November 2025.

He brings over three decades of administrative experience in strategic planning, policy formulation, and implementation across sectors such as agriculture, defence industry, industrial promotion, finance, and social welfare.

Prior to joining BIS, Shri Garg served as Additional Secretary, DARE, and Secretary, ICAR (Indian Council of Agricultural Research), where he led the digital transformation in research management and expanded the Kisan Sarathi portal, connecting farmers directly with agricultural scientists.

He also has experience in managing World Bank projects, promoting and deregulating the defence industry sector, and advancing the leather industry.

As DG of BIS, Shri Garg will also serve as the President of India's National Committee in the International Electrotechnical Commission (IEC), strengthening India's role in global standardization.

efforts.

HDFC Bank Approves Reappointment of Kaizad Bharucha as Deputy Managing Director for Three Years

HDFC Bank's Board has approved the re-appointment of Kaizad Bharucha as the Deputy Managing Director (DMD) for a three-year term, subject to approval from the Reserve Bank of India (RBI) and the bank's shareholders.

The re-appointment was based on the recommendation of the Nomination and Remuneration Committee, as stated in the bank's exchange filing.

Kaizad Bharucha joined HDFC Bank in October 1995, became a Board Member in 2014, and is the longest-serving Executive Board Member of the bank.

He was first appointed as Deputy MD in April 2023, after nearly three decades of service with the bank.

Before joining HDFC Bank, Bharucha worked with SBI Commercial and International Bank.

40th Chief of Materiel, Indian Navy

Vice Admiral B Sivakumar, AVSM, VSM has assumed charge as the 40th Chief of Materiel of the Indian Navy on 01 November 2025.

He succeeds Vice Admiral Kiran Deshmukh, AVSM, VSM, who completed over 39 years of service and played a key role in ensuring the technical readiness of Indian Naval platforms, including during Operation Sindoor.

He is an alumnus of the 70th Course, NDA, and was commissioned as an Electrical Officer on 01 July 1987.

During his 38 years of service, he has held key appointments in Naval Headquarters, HQ ATVP, Naval Dockyards, and Command Headquarters.

He has served onboard frontline warships — INS Ranjit, INS Kirpan, and INS Akshay, and commanded INS Valsura, the Navy's premier Electrical Training Base.

Vice Admiral Sivakumar has led both key Electrical Directorates — Weapons Equipment and Electrical Engineering — at Naval Headquarters, a rare distinction.

As a Flag Officer, he has served as Additional Director General (Tech), Project Seabird, Chief Staff Officer (Tech) at HQWNC, and Admiral Superintendent of Naval Dockyard, Mumbai.



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