



Shankar
School of
Banking

ASPIRANT'S CHOICE
Information is a Blessing
A Shankar IAS Academy Initiative

DAILY CURRENT AFFAIRS 11-11-2025

NATIONL NEWS

Delhi Chief Minister Rekha Gupta Announces Staggered Office Timings

Delhi Chief Minister Rekha Gupta has announced staggered working hours for government and Municipal Corporation of Delhi (MCD) offices to address worsening air pollution during the winter season.

The revised timings will be effective from November 15, 2025, to February 15, 2026, a period when the national capital experiences hazardous air quality levels.

Revised Office Timings:

- Delhi Government Offices: 10:00 AM to 6:30 PM
- MCD Offices: 8:30 AM to 5:00 PM

Previously, Delhi Government offices functioned from 9:30 AM to 6:00 PM and MCD offices from 9:00 AM to 5:30 PM, causing heavy traffic congestion due to overlapping commuting hours.

The new schedule aims to reduce vehicular movement during peak hours, thus helping to lower pollution levels caused by traffic emissions.

The decision followed a high-level meeting with officials from the Department of Environment and scientific experts to evaluate rising levels of PM 2.5 and PM 10 during winter.

PM 2.5 and PM 10 are fine particulate matters that penetrate deep into the lungs, causing severe respiratory and cardiovascular illnesses.

Factors responsible for Delhi's annual winter pollution include stubble burning in neighbouring states, low wind speeds, temperature inversion, and increased use of vehicles and heating appliances.

During this period, Delhi often records "very poor" to "severe" Air Quality Index (AQI) levels, leading to public health warnings and emergency pollution-control measures.

Karnataka Becomes the First State in India to Approve 12 Days of Paid Menstrual Leave

Karnataka has become the first state in India to approve 12 days of paid menstrual leave annually for women employees, marking a major step towards gender equality and workplace inclusivity.

The policy applies to both government and private sector employees, granting one day of paid leave per month for menstruation-related discomfort or health issues.

The initiative aims to support women's health, dignity, and productivity in the workplace while recognising menstrual health as a legitimate workplace issue.

This decision represents a gender-sensitive approach, reflecting empathy, equity, and realism in labour policy.

The move aligns India with global best practices, as countries like Japan, South Korea, Indonesia, Taiwan, and Spain already offer menstrual leave provisions.

It is especially beneficial for women in physically demanding jobs where managing menstrual symptoms can be difficult.

The policy encourages normalisation of menstrual health, helps reduce stigma, and promotes better morale and performance among women employees.

Experts have also suggested that a national policy framework could ensure uniformity and protect women from workplace discrimination.

Additional recommendations include flexible work arrangements, improved hygiene facilities, and sensitisation campaigns to promote understanding and inclusivity.

INTERNATIONAL NEWS

U.N. Water Convention in 2025

Bangladesh became the first South Asian nation to join the U.N. Water Convention in 2025, aiming to secure transboundary water resources and promote sustainable water management.

The country faces severe water insecurity, with 50% of its population in drought-prone zones, 60% flood-vulnerable, and major rivers drying due to climate change and population pressures.

The UN Water Convention, also called the Convention on the Protection and Use of Transboundary Watercourses and International Lakes, was adopted in Helsinki in 1992 and entered into force in 1996, initially regional and opened to all UN member states from 2016.

India is not a signatory, preferring bilateral and basin-level treaties such as the Indus Waters Treaty (1960) and the Ganga Water Sharing Treaty (1996).

BANKING

State Bank of India Becomes First Indian Bank to Cross \$100 Billion Market Cap and ₹100 Trillion Total Business

State Bank of India (SBI) achieved a historic dual milestone by crossing \$100 billion in market capitalization and ₹100 trillion in total business, becoming the first Indian bank to reach this scale and reflecting the strength of India's public sector banking system.

SBI's market cap surged past \$100 billion after strong Q2 FY26 performance, joining global banking giants and major Indian firms like Reliance Industries and TCS, showing rising investor confidence and a robust retail, SME, and corporate lending base.

SBI's total business the sum of advances and deposits exceeded ₹100 trillion, marking a first in Indian banking history, with advances of ₹44.2 lakh crore and deposits of ₹55.9 lakh crore, highlighting its nationwide financial reach.

The bank recorded 12.7% year-on-year credit growth, driven by retail, SME, and agricultural lending, supported by festive demand and digital loan initiatives.

Net profit rose by 10% in Q2 FY26, aided by improved asset quality, lower gross NPAs, and a focus on cost efficiency and digital banking.

RBI Proposes Lowering Risk Weights for NBFC-Financed High-Quality Infrastructure Projects

The Reserve Bank of India (RBI) has proposed lowering risk weights on high-quality infrastructure projects financed by Non-Banking Financial Companies (NBFCs) to boost long-term project lending.

Projects where the borrower has repaid at least 10% of the sanctioned amount will attract a 50% risk weight, and those with 5-10% repayment will attract 75%, instead of 100% earlier.

If such projects later fail to meet repayment or quality criteria, a 100% risk weight will apply.

To qualify as high-quality, the project must have completed one year of satisfactory operations after the Date of Commencement of Commercial Operations (DCCO).

Borrowers must maintain sound funding arrangements and cannot raise additional debt on project cash flows without lender consent.

Feedback on the draft is open till November 21, 2025, with implementation effective from April 1, 2026.

RANKS, INDICES & REPORTS

Reserve Bank of India Releases Quarterly House Price Index

The Reserve Bank of India (RBI) releases the House Price Index (HPI) quarterly, based on transaction-level data from property registration authorities.

The latest HPI for Q1:2025-26 has been released with a new base year 2022-23, covering 18 major cities across India.

Eight new cities—Hyderabad, Thiruvananthapuram, Pune, Ghaziabad, Thane, Gautam Buddha Nagar, Chandigarh, and Nagpur—have been added to the earlier 10-city series.

The All-India HPI recorded a year-on-year increase of 3.6% in Q1:2025-26, compared to 7.6% in the same quarter last year.

Nagpur, Chandigarh, Chennai, and Kochi registered the highest increases in house prices among the 18 cities.

DEFENCE

INS Ikshak, Third SVL-Class Ship, Commissioned into Indian Navy at Kochi

INS Ikshak, the third ship of the Survey Vessel (Large) [SVL] class, was commissioned into the Indian Navy on 6 November 2025 at the Naval Base, Kochi.

The commissioning ceremony was presided over by Admiral Dinesh K. Tripathi, Chief of the Naval Staff.

Constructed by Garden Reach Shipbuilders and Engineers (GRSE), Kolkata, Ikshak has a displacement of about 3,400 tonnes and measures 110 metres in length.

Ikshak has dual-role capability such as a survey vessel and for Humanitarian Assistance and Disaster Relief (HADR) or hospital operations.

It is the first SVL with dedicated women's accommodation, reflecting the Navy's focus on inclusivity and modernisation.

Ikshak is the 102nd ship managed by the Indian Navy's Warship Design Bureau and the first vessel of its class to be based at the Southern Naval Command.

SUMMITS & CONFERENCES

India Hosts First BIMSTEC-India Marine Research Network Conference

The first biennial BIMSTEC-India Marine Research Network (BIMReN) Conference was held in Kochi from November 4-6, 2025, reinforcing India's Blue Economy cooperation in the Bay of Bengal region.

BIMReN, launched in 2024 by the Ministry of External Affairs (MEA), Government of India, promotes institutional collaborations through twinning research grants and split-site PhD fellowships between Indian and BIMSTEC research institutions.

The initiative was announced by Prime Minister Narendra Modi at the Colombo BIMSTEC Summit in 2022, aimed at strengthening collective marine science research and aligning with India's Neighbourhood First, Act East, Indo-Pacific, and MAHASAGAR strategies.

In its pilot phase, BIMReN connected 25 institutions and over 50 researchers across BIMSTEC member countries, advancing regional cooperation in marine research and the sustainable blue economy.

Discussions focused on marine challenges, ecosystem health, scientific innovation, resource management, and policy harmonization across the Bay of Bengal region.

The launch of BIMReN underscores India's long-term commitment to sustainable fisheries management, supporting the Bay of Bengal, which contributes 6% of global fish catch and hosts over one-third of the world's fishing fleet.

SPORTS

Raahul VS Becomes India's 91st Grandmaster

Raahul VS has officially become India's 91st Grandmaster (GM) after clinching the title at the 6th ASEAN Individual Championship 2025.

He secured the final GM norm with a round to spare, reflecting his dominance and composure in international competition.

Raahul had earned his International Master (IM) title in November 2021, after achieving five IM norms and crossing the 2400 live rating mark.

His commanding performance at the ASEAN event proved his readiness for the highest honour in chess.

This achievement adds to India's rapidly growing list of Grandmasters, reinforcing the country's strong presence in world chess.

The Grandmaster (GM) title, awarded by FIDE (International Chess Federation), is the highest title in chess, ranked above International Master (IM), FIDE Master (FM), and Candidate Master (CM).

To achieve the GM title, a player must secure three GM norms in international tournaments and cross the 2500 Elo rating at least once in their career.

The title signifies the pinnacle of individual chess achievement, representing exceptional skill, tactical mastery, and mental endurance.

IMPORTANT DAYS

World Science Day for Peace and Development 2025

World Science Day for Peace and Development 2025 is observed on the 10th of November 2025.

The theme of the UNESCO celebration of the World Science Day for Peace and Development 2025 is: Trust, transformation, and tomorrow: The science we need for 2050.

The beneficial contributions that science has made to society are celebrated on World Science Day for Peace and Development. Understanding the place of science and technology in society is the primary goal of this day of celebration.

The first World Conference on Science was held in 1999 and was coordinated by UNESCO and the International Council for Science.

The gathering was held in Hungary, where various delegations concurred on the importance of educating the public about science. It was agreed upon by everybody that science should have a special day or week.



Shankar
School of
Banking

ASPIRANT'S CHOICE
Information is a Blessing
A Shankar IAS Academy Initiative